INDEPENDENT INFORMATION FOR SMART CONSUMERS

choice

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Overseas travel
Cheap v chic – the international airlines that win your vote.

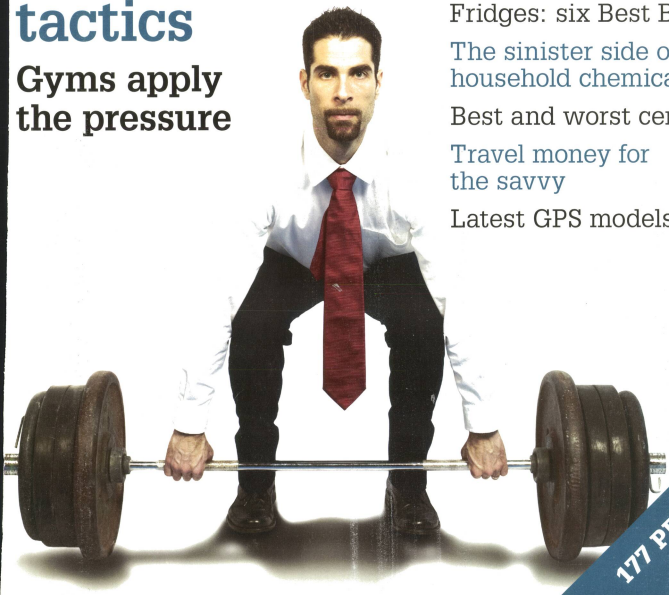
Clinically proven?
Scientific mumbo jumbo in cosmetics marketing under scrutiny.

On test

- Sound bars
- Refrigerators
- Noise-cancelling earplugs
- Pressure cookers
- Car GPS
- Garden lights
- Air conditioners
- Bike lights

Strong arm tactics

Gyms apply the pressure



Avoid the debt trap

Fridges: six Best Buys

The sinister side of household chemicals

Best and worst cereals

Travel money for the savvy

Latest GPS models

177 PRODUCTS RATED!

Pressure cookers – the comeback! Don't outlay big money until you read our test results

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Subscribers' helpline call 02 9577 3399 **Email** ausconsumer@choice.com.au

"CHOICE it" before you buy it

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. Because we pay full price for the products we test, we can remain 100% independent. We don't take advertising and we don't accept freebies from industry – our only aim is to give consumers the best possible information about buying products and services. We're not a government body and our consumer publishing and advocacy is funded by subscriptions to our magazines and CHOICE Online, and from other services we supply for the benefit of consumers.

We have laboratories in Marrickville, Sydney, that test everything from juicers to plasma TVs, coffee grinders to MP3 players and air conditioners. We test hundreds of products every year. There's no hidden agenda to our testing – we simply road-test products so that consumers like you don't get ripped off. CHOICE ratings are based on lab tests, expert assessments and consumer surveys.

CHOICE also has staff who research a wide range of consumer services – everything from the financial industry to the organic food business, supermarket practices to drug companies and pharmacies. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

CHOICE has also always campaigned about consumer goods and services that affect your life. We lobby government and regulators on behalf of all consumers in Australia. CHOICE was established in 1959 and is a not-for-profit, non-party-political organisation.

CHOICE Best Buy CHOICE calls a product a Best Buy if it delivers high quality at a comparatively low price. Not every test report has Best Buys.

CHOICE Green Buy CHOICE calls a product a Green Buy if it delivers both good quality and environmental performance at a comparatively low price. Not every test report has Green Buys.

CHOICE Video When you see the CHOICE Video icon, you can find more information about that story at www.choice.com.au.

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Personal subscription One year $82, two years $153
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CHOICE Shopper

Call 1300 360 655. Personal subscribers can call us with the model name and number of the product you want to buy, the price you want to beat, and your CHOICE subscriber number.

On test

38 + **Sound bars** A disappointing alternative to a room full of speakers and wires.

46 + **Noise-cancelling earplugs** Only one of seven pairs can be recommended.

48 + **Pressure cookers** Safer than ever before, but are they worth the expense?

50 + **Car GPS** We found good models at affordable prices for both city and country driving.

55 + **Garden lights** Don't spend up to $105 on solar or 12V lights until you read our test.

58 + **Air conditioners** Save money on heating this winter with a reverse-cycle air conditioner.

62 + **Bike lights** Designed to make you visible to other road users at night.

CHOICEextra.com.au This free website for CHOICE magazine subscribers is an index of articles from Jan/Feb 2002, with links to PDFs.

CHOICE Plus Get the magazine plus full online access when you upgrade your membership for just $11.50 per quarter (usually $21.95 for online membership). Go to www.choiceextra.com.au and follow the prompts.

Comment

Time for change

Junk food ads

In the coming weeks the federal government will take tough decisions about junk food marketing. CHOICE research confirms that, despite government standards and industry codes, children are bombarded with ads for junk food. Advertising is worst between 6pm and 9pm, when up to six times more kids watch TV, than during afternoon children's (C) programs.

Parents know they are key to their children's health but, as our 2008 CHOICE/Newspoll survey showed, 88% of parents think junk food marketing undermines efforts to teach children to make healthy choices. The vast majority of parents want some help from government.

CHOICE believes the government should insist that scientific nutrition criteria determine which foods are healthy enough to promote to kids. If only healthy foods can be advertised, manufacturers will be motivated to improve products' nutritional content and advertisers will use their creativity to raise the profile of healthier foods.

The World Health Organization agrees that marketing influences children's food choices. Even the government's own National Preventative Health Taskforce believes a ban on junk food ads should be considered.

You can help! Join our campaign to tighten restrictions on food marketing at www.choice.com.au/junkfoodads.

Home broadband breakthrough

The National Broadband Network (NBN) announced last month will provide fibre-optic cable to 90% of Australian homes, delivering broadband at 100 megabits per second. The remaining 10% are promised 12Mbps, about the current speed of major city ADSL2+ broadband.

It looks like most consumers will have a choice of speeds and prices, through the NBN, the existing copper wire network or wireless. The new arrangements will also overcome the market distortion caused by Telstra being both a broadband retailer and monopoly owner of the underlying infrastructure. Only time will tell if the NBN will come at a price that appeals to consumers, and whether the applications really offer services consumers want or need. See www.choice.com.au/broadband. ■

Anny Friis
Publisher

IMPORTED FLOWERS

Propagating flower fears

As Mother's Day approaches, one industry group argues that imported flowers may threaten our horticultural industry.

Some cheap, imported flowers could be arriving in Australia untreated, bypassing the Australian quarantine requirements for herbicide treatment. The process, known as devitalisation, is designed to stop propagation.

Over the past year, the Flower Association of Queensland has run a propagation trial of supposedly devitalised imported flowers. According to the association's vice-president, Ron Walker, "between 80% and 100% of some shipments tested show a complete lack of the devitalisation process, as young plants have been able to be propagated from each shipment".

Australia imports flowers from Singapore, Malaysia, Thailand, Vietnam, Indonesia, India, Ecuador, Kenya, Zimbabwe, South Africa, China and Taiwan, among others. Certification protocols, including devitalisation, have been outsourced to accredited agencies in developing nations. According to Walker, outsourcing occurred without consultation of the majority of industry players in Australia. He argues inadequate quarantine procedures could lead to the introduction of pests and diseases that could threaten the Australian horticultural industry's "clean and green" reputation.

The Department of Agriculture, Fisheries and Forestry (DAFF) says imported cut flower consignments are routinely tested by the Australian Quarantine and Inspection Service (AQIS). In late March, a DAFF spokeswoman said preliminary results from recent tests were consistent with long-term records that show a low test failure rate. According to the spokeswoman, since 2004, 35% of consignments containing propagatable species have been tested for the effectiveness of their devitalisation treatments.

"I am not totally against imported flowers but I am against protocols not being adhered to and then creating a risk to our industry and putting our local growers at increased disadvantages," says Walker. "The government needs to bring the certification protocols back onshore."

However, the spokeswoman argues testing by AQIS shows that in more than 99% of cases devitalisation treatment was effective, and there is currently no evidence to suggest the treatment is no longer effective.

For more information on household chemicals, see Casualties of the Pesticide War, page 34. ■

'Inadequate quarantine procedures could threaten Australia's "clean and green" reputation.'

MOBILE PAYMENT SERVICE

Mobile money

No money for a taxi? Soon you could pay with your mobile phone.

A new mobile phone-based payment system recently launched in Sydney could do away with using paper money for everyday transactions.

The system, known as mobile handset initiated transactions (mHITs), already allows mobile phones to be used to pay for coffee in some cafes, and could eventually be used for parking meters, taxi fares, vending machines and various other goods.

In order to pay for an item, users send an SMS to the mHITs server which processes the transaction. If the transaction is successful, funds are transferred from the user's specified account to the merchant account. The user receives an SMS message confirming the message has been processed as well as a transaction reference number. The user will also get a paper receipt at the terminal. mHITs can be used to pay for various transactions and transfer money from one mHITs account to another. The money is held in the mHITs account, so you don't send your own bank details via SMS transactions.

As the system expands, there will be more scope to pay for things such as prepaid mobile recharge and iTunes cards. Money can be transferred into the account via phone, internet banking or the BPAY system.

However, this system isn't entirely free to use. While no charge is incurred for making a payment via phone or internet banking, it costs $5 to withdraw funds and transfer back to a bank account and $1 plus 0.5% to add funds from a bank branch. Adding funds via internet banking, receiving funds and sending funds to another account is free.

The mHITs system works with all mobile phone networks in Australia; if a phone can send and receive SMS messages, it can facilitate mHITs. Users will need to sign up on the mHITs website (www.mhits.com.au) and a transaction history will be listed for the account. ■

CLARIFICATION SHARE THE WEALTH, APRIL 2009

The table on page 27 included information from the Australian Securities Exchange (ASX) stating that Amscot Discount Stockbroking was not an ASX Market Participant. Amscot has clarified it is an operating division of State One Stockbroking Ltd, which is a full Trading and Clearing Participant of ASX. As an operating division of State One, Amscot is supervised by ASX and its clients are covered by the National Guarantee Fund.

FOOD SAFETY

Concern over pork products

A survey of US pork found dangerous antibiotic-resistant bacteria, reigniting fears about the effect on humans.

Seventy percent of all antibiotics in the US go into healthy livestock and five of 90 samples of retail pork in Louisiana tested positive for the antibiotic-resistant staph infection MRSA, according to a report in *The New York Times*. In Australia, more than two-thirds of antibiotic use involves often healthy farm animals and antibiotic resistance is increasingly being linked to the food we eat. Antibiotics are widely used in intensive farming systems to prevent disease and promote faster growth.

"The problem is that antibiotic-resistant bacteria carried by animals can enter the human food chain through consumption of meat, other animal products and cross-contamination of vegetables, resulting in a reduced ability to fight serious infections," says Professor Peter Collignon of the Australian National University. He says we are seeing increasing resistance to "last line" antibiotics that are used to treat life-threatening infections in people. "The spread of these bacteria follows the use of similar antibiotics in food production animals. This is occurring in Australia, but luckily less frequently," he says.

Emily Mackintosh of Australian Pork Limited (APL) says the industry policy does not encourage the use of antibiotics as growth promoters. Collignon agrees that while APL's policy on antibiotic use in food animals is good on paper, there is no way of knowing if the policies are adhered to due to a lack of monitoring by independent regulatory bodies. He is also concerned about inadequate testing for the presence of superbugs in our food and the amount of information publicly available. "We could learn a lot from countries like Denmark, who make the amount and type of antibiotics used in food animals publicly available online and can also trace specific animals back to specific farms."

The RSPCA says there is no capacity in intensive, industrial-scale farming systems to identify health problems and treat animals as individuals, which leads to the blanket use of antibiotics. "This is a direct result of the pressure to produce animal products quickly and cheaply, but most people wouldn't realise that the savings at the supermarket could eventually come at a high price to their health," says the RSPCA's Chief Scientist Dr Bidda Jones.

Avoiding meat from animals given antibiotics to promote growth is possible by buying certified organic meats, where antibiotics are only used to treat sick animals. ■

ISTOCKPHOTO

PHARMACY AGREEMENT

Consumers left out

The existing agreement between the government and pharmacies puts consumer interest last on the list.

Inadequate service and advice on drugs in pharmacies are just two of the issues that will come up in talks between the federal government and the Pharmacy Guild later this year. Consumers, however, are not included in the fifth Community Pharmacy Agreement negotiations.

The agreement between the government and the Pharmacy Guild, the body representing retail pharmacy organisations, will affect consumers in both the price they pay for some medicines and their access to pharmacies through the location rules and restrictions.

It will also provide about $15 billion over five years to pharmacists and wholesalers. Under the current agreement, pharmacists receive a retail mark-up, which varies depending on the medicine, and a dispensing fee of $5.99 every time they dispense a Pharmaceutical Benefit Scheme (PBS) medicine. The dispensing fee is supposed to pay for professional service provided by a pharmacist, however, research by the University of South Australia found written consumer information was provided to only 6% of consumers surveyed.

In 2006, CHOICE discovered consumers were paying more than they should for some medicines. The price for PBS-listed medicines below the general copayment level is set in the Pharmacy Agreement, however, there is no legal barrier to stop pharmacists charging more than what is stipulated. We found up to 26% of pharmacists were charging more than they should for some medicines. In many cases, the pharmacist's mark-up would have been more than 100%.

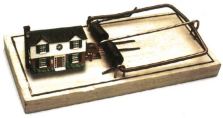
At the very least, CHOICE wants consumer organisations involved in the upcoming negotiations, public consultation on the negotiations and more accountability by pharmacy owners for the services they provide as well as the below-copayment price of PBS-listed medicines.

We've expressed our concerns to the federal health minister and want to see consumers' interests looked after as much as the pharmacists' are currently. ■

HOME LOANS

First home buyer traps

Don't be fooled by headlines claiming it's cheaper to buy than rent – they fail to mention hidden costs.



With rents in some parts of Australia now outstripping the price of mortgage repayments, the media has been trumpeting the rewards of jumping into the property market, with claims it's cheaper to rent than buy. What the hype fails to explain, however, is that once you add up all the costs involved, and factor in that property prices could decrease futher and interest rates will have to rise sometime, consumers who haven't budgeted properly could be buying themselves a whole lot of trouble down the track.

Home loan interest rates are below 6% for the first time since the 1960s and the federal government's generous First Home Owner Boost has stimulated a mini-boom, with many still hoping to get in before the June 30 cut-off. The Australian Bureau of Statistics reported that in January, 26.5% of all new home loans were taken out by first home buyers.

Before rushing into the market, consumers need to ensure they have budgeted for all the costs of buying a home as well as any future increase in interest rates. Amanda and Mark, two of many eager first home buyers, purchased a two-bedroom unit in Sydney's inner west for about $300,000 late last year. In doing so, they spent $1200 on conveyancing costs and $700 on the removalist. They were spared stamp duty costs – stamp duty for first home owners in NSW is waived if the purchase price is under $500,000. The couple had budgeted for quarterly strata rates of $380, only to see them increase to $500 shortly after moving in. This is on top of ongoing costs such as home and contents insurance, water and council rates, and maintenance.

The fact they purchased with less than a 20% deposit meant the couple had to come up with about $4300 for lenders' mortgage insurance – mortgage insurance doesn't insure you, but the lender. It protects the lender if you default on the loan and your home is sold for less than your loan amount. The insurance will compensate the lender, but you're still not absolved from the debt – the insurer can chase you for it.

If you're looking to buy, ensure you've budgeted for higher repayments when interest rates eventually go up again. On average, a first home buyer loan of $270,000 over 30 years taken out in March this year at a standard rate of 5.8% would equate to $1584 in monthly repayments. But if the standard rate were to return to its mid-2008 peak of 9.6%, repayments would rise to $2290 per month – a difference of more than $700.

Another danger is the possibility your property could plunge in value, as some forecasters are predicting significant falls in some areas.

CHOICE VERDICT

As well as taking the initial and ongoing costs into account, aim for a 20% deposit and make additional repayments wherever possible. This can protect you from interest rate rises and reduce the risk of finding yourself with a loan amount exceeding the value of your home. ■

AGRICULTURE

Food insecurity

The gradual depletion of phosphate fertiliser puts its future in doubt.

When it comes to mass food production, phosphorus is important. World agriculture relies heavily on the use of phosphate fertiliser made from phosphate-bearing rocks, mainly in China, Morocco and the Western Sahara.

Phosphate rock is a non-renewable resource made from rock formed in ancient seabeds and, like oil, once it's gone, it's gone – unlike oil, there's currently no substitute for mined phosphorus in food production. An analysis by experts at the Institute for Sustainable Futures at the University of Technology Sydney suggests we're heading for peak phosphorus by 2034 – the point at which the rate of production of economically viable phosphorus peaks. After this point, availability of phosphate will decrease and prices will increase.

Action is needed to ensure food security in the future and to avoid the spectre of reduced food production, availability and affordability. Already there are ominous signs of the future. According to the Global Phosphorus Research Initiative (GPRI), China has increased export tariffs on its phosphorus reserves by 135% to protect local food security, resulting in greatly reduced exports. Much of the rest of the world is dependent on imported phosphate rock from Africa. And the price of phosphate has increased by 700% in the 14 months since early 2007.

One glimmer of hope is the fact humans produce an excellent source of phosphorus every day – excrement – so finding cost-effective and practical ways to replace dwindling phosphate rock resources with phosphorus derived from waste is on the research agenda. For more information on peak phosphorus, go to GPRI's website www.phosphorusfutures.net – a joint research initiative between the Institute for Sustainable Futures and the Department of Water and Environmental Studies at Linköping University, Sweden. ■

GOVERNMENT INSULATION PROGRAM

Batt out of heaven

CHOICE outlines how you can make the most of the federal government's ceiling insulation reimbursement.

Up to 40% of Australian homes – or more than two million properties – qualify for an insulation reimbursement under the federal government's Energy Efficient Homes Package. Owner-occupiers who have limited or no ceiling insulation will be eligible for a reimbursement of up to $1600 for installing either insulation or a solar hot water system, while eligible renters and landlords can claim a reimbursement of up to $1000 for insulation. A home with ceiling insulation is expected to save up to $200 on energy bills each year. As the package is designed to create jobs for the troubled building industry, you can't install the ceiling insulation yourself.

Before 1 July

If you've had insulation installed since 3 February 2009, you can claim the reimbursement. Among other requirements, you must obtain two quotes from registered installers before selecting one, as you will be required to submit these quotes with the reimbursement form (see www.environment.gov.au/energyefficiency or call 1800 808 571).

If you intend to proceed before 1 July, these are the questions to ask.

- Is the installer trained and certified to carry out insulation installation works under Australia Standard AS 3999-1992?
- Does the installer have public liability insurance?
- How many years of industry experience does the installer have?
- Is the installer backed by a reputable insulation company?
- Does the product comply with Australian Standard AS/NZS 4859.1:2002?
- Is the R-value of the batts correct for your climate zone? For more details, go to www.choice.com.au/insulation for our insulation buying guide.
- Does the installed product match that specified in the quote?
- Does the area you are charged for match the roof area that is insulated?
- Are there gaps where the insulation has been installed?
- Are loose-fill insulation barriers provided around downlights?
- Does the product come with a warranty and for how long does it last?

Installers must also agree that their work may be quality checked and they will repair any deficiencies found by government-appointed assessors.

If you encounter a shoddy installer or defective product you should first of all contact the installer. If your concerns are not satisfactorily addressed, the next step is to seek help at the fair trading department in your state. The federal Department of Environment, Water, Heritage and the Arts would also like to hear about them via the national hotline (see above) as that information would be used in setting up the register of accredited installers.

After 1 July

Contact the Department of the Environment, Water, Heritage and the Arts, and register now to be notified of full program details as they become available. After 1 July 2009, call 1800 808 571 to book an assigned installer to visit your home. Details of the number of installers and their response times are still unclear. You will be assigned one from the government's register of accredited installers who meet trade and business competencies. ■

You can't select your own installer – you'll be assigned an accredited one by the government.

In brief

BPA ban on the horizon

Six major baby bottle manufacturers, including Avent and Evenflo, have agreed to stop selling bottles and sippy cups containing bisphenol A (BPA) in the US, but they may still be sold elsewhere. In *CHOICE* December 2008/January 2009 we reported on new research recommending caution in using polycarbonate plastic products containing BPA. A bill has recently been introduced in the US Senate seeking to ban BPA in food and drink containers unless there is no viable alternative. Meanwhile, Food Standards Australia New Zealand has gone on record reaffirming the safety of BPA, in agreement with the EU and US food authorities. For more on dangerous substances, see Casualties of the Pesticide War, page 34.

Unlock your iPhone

Jailbreaking, or modifying, the Apple iPhone 3G allows you to use extra applications beyond those created by Apple, such as photo editing and remote desktop connection. This is unlikely to be illegal, but it may break your service agreement with your phone company and void your Apple warranty.

CORDLESS CHAINSAW

Cord-free lopping

The heavier, cordless version of this chainsaw is still a hit.

When CHOICE reviewed the corded version of the Alligator Lopper (November 2008) we found it worked well and was easy to use but had reservations about some aspects of its safety. Black & Decker has now released the cordless version, powered by an 18V battery pack, which removes the need for an extension cord or power socket. Our NZ sister organisation, Consumer, put the cordless Lopper through its paces to see how it compared.

Battery life is tested by first conditioning the battery, then running three tests. Although the first battery charge took more than 100 minutes, 40 minutes longer than claimed, the following charges came closer to the 60-minute claim. Testing on gum, cherry and pine, we were able to make 43 to 77 cuts on a full charge. Cuts of less than 20mm caused the lopper to buck, it had trouble cutting through 120mm-thick wood and gripping the lopper was more difficult on these larger pieces. Care needs to be taken with larger branches as the final cut makes the branch kick back. We recommend only cutting wood between 40mm and 100mm as per instructions. As the charge decreases, the lopper has difficulty cutting through any thickness of wood, so recharge when you find it slowing down.

Using the lopper is relatively easy compared with a handsaw, and the lack of a power cord means it's convenient and safer than its corded counterpart. While at 3.5kg it is heavy, the battery pack counterbalances the front of the saw, making it reasonably balanced, which is another improvement on the corded version. Oiling the chain every 10 minutes or so is tiresome but easy; until a model is released that does this automatically, it's a necessary chore. While the manual advises a chain tension check at each oiling, we didn't need to adjust the chain at any of our test runs. The safety guards around the jaws limit the amount of chips thrown out, but safety goggles are still essential.

BLACK & DECKER 18V CORDLESS ALLIGATOR LOPPER GKC1000

★★★½

Price $200
Weight 3.5kg
Contact www.blackanddecker.com.au

CHOICE VERDICT

Except for cutting very small branches, which would be better achieved with a handsaw or garden shears, and cutting branches larger than the recommended 100mm, the cordless Alligator Lopper, although a little heavier than its corded counterpart, is balanced and easy to use and control. ■

MP3 PLAYER

iLocked

The tiny iPod shuffle's impressive design is undermined by its headphone lock-in.

Apple's latest iPod shuffle is the smallest model ever released, and like previous iterations doesn't have a screen. It's roughly the length of a house key and packs just under 4GB of data for a possible 1000 songs.

The Apple design tends towards smaller, trendy-looking products, and this shuffle is no exception. Available in silver or black and small to a fault, it easily attaches to your clothing with a handy clip on its back. The instructions are clear and concise and the device itself is easy to use.

Although iTunes, at a download size of 70MB, needs to be installed to use the shuffle on a Windows operating system, we noticed the only addition specified in iTunes setup is "VoiceOver". This feature, which we found easy to understand and use, is a digitised voice you can prompt to say the song and artist's name. You can also prompt it to say the names of any saved playlists and go through them one by one until it says the one you want, and start it off again with another click. This feature somewhat makes up for the lack of a display.

Apple has made this shuffle so small by moving many of the controls onto to the earbuds. This means you change the volume, pause and VoiceOver settings with an inline control attached a little too close to the right earbud. However, this design change also locks the listener into Apple-branded headphones and earbuds; you won't be able to change or use these functions with your own headphones. You'll also have to buy replacement headphones from Apple at $48 a pair, or from one of its third-party suppliers when they become available.

CHOICE VERDICT

While CHOICE appreciates good design, we believe locking consumers into any form of technology is unacceptable. Nevertheless, the latest iPod shuffle looks good, is light and intuitive to use, and the VoiceOver feature is a useful compensation for its lack of screen. ■

APPLE IPOD SHUFFLE 4GB

★★★

Price $129
Dimensions 4.5cm x 1.8cm x 0.8cm
Contact www.apple.com.au

The HTC Dream is a landmark product, arguably the closest thing to the iPhone yet released by a competitor.

SMARTPHONE

Android rival for iPhone

The first 'Google phone' has arrived in Australia.

Smartphone maker HTC is taking on Apple's innovative iPhone with the release of Dream, the first so-called "Google phone" in Australia. The Dream is a landmark release, being the first commercial product to showcase Android, Google's operating system for mobile devices. It's also arguably the closest thing to the iPhone yet released by a competitor.

At first glance, similarities between the two products are obvious. Like the iPhone, the Dream is a 3G phone with a touchscreen, and ready-made program icons give one-touch access to its major features. It also has a web browser and can download extra programs and games directly from an online store (www.android.com/market).

The Dream uses Google programs that will be familiar to many PC users, including Gmail, YouTube, Google Maps (with Street View), Google Talk, Google Calendar and Google Search. This enables Dream users to synchronise email, calendar, contacts and documents with Google's suite of online programs at no charge.

The Dream's hardware deviates from using the iPhone's touch-only navigation by adding a tiny trackball and physical keyboard for typing. Sliding the top half of the phone sideways reveals a five-row Qwerty keyboard underneath. Doing this rotates any program onscreen into landscape mode.

The Dream includes almost everything you would expect in a pocket-sized mobile internet device: Bluetooth, Wi-Fi (wireless local area networking), GPS navigation assistance for Google Maps, a microphone and speaker and a user-removable rechargeable battery. You can also expand its storage up to 8GB by adding a microSD memory card. The Dream's 3.2 megapixel camera takes still pictures but not video.

The Dream was released exclusively to Optus on four phone plans, starting with a $59 per month contract plus $15 monthly for the handset over 24 months.

HTC DREAM

★★★★

Price Starting at $59 per month, plus monthly handset costs on a 24-month contract.
Contact www.optus.com.au

CHOICE VERDICT

The HTC Dream is a versatile and capable smartphone that will become smarter as more programs are added to it. Its Android operating system is open source, so it can be modified and extended by other developers – all of which gives the Dream and Android-based successors enormous potential.

For the full story on the HTC Dream, see the May/Jun 2009 issue of *CHOICE Computer*. To subscribe, call 1800 069 552 (toll-free) or go to www.choice.com.au/magazines. ■

Coming

Microwaves

Sensor programs that take much of the guesswork out of microwave cooking are becoming more common – but this convenience comes at a price. We test the latest sensor models to see if they're worth the extra cost.

Speaker docks

The good news is that these docks for MP3 players are convenient, portable and come in a range of funky designs. The bad news is that most struggle to provide a decent sound when used outdoors. We tell you which are the better options to take to your next picnic or barbecue.

Pool fences

Too many pool fences are still failing key safety requirements, although overall they have improved since we last tested them in 2004. We outline essential fence features to look out for so you can be assured you're investing in your family's safety and security.

Email or write – we want to hear from you.

Your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. See opposite for how to contact us.

TV tests sound good

■ I want to thank CHOICE for your accurate and informative testing. Late last year you tested 80cm LCD TVs. As it turned out, our old TV had died and we had decided it was time to get an LCD TV, and that was the size we wanted. We chose to purchase the Panasonic model you recommended. Unfortunately, being late December, none were in stock so we settled on the Samsung that was second on your list. From the moment we turned it on, it had me cringing; the sound was terrible, just as your article said it was. As luck would have it, the TV had a fault and we took it back to the retailer who informed us he didn't have any more Samsungs in stock, but remembered we had originally wanted the Panasonic, of which he had just taken delivery. We took the Panasonic home and couldn't be happier; the sound is great, with no need for extra speakers – just as your report said – and the picture is also much better than the Samsung.

I had never realised just how accurate your tests were but I now see they are spot on. Keep up the good work.

Traci O'Mara, via email

CHOICE says *Thanks, it's nice to know all those hours of staring at TV screens is helping consumers make good choices. Keep an eye out for other testing – you may be interested in our upcoming sound bar and HD DVR tests.*

Oversupplied medicines

■ Over the past four months my husband and I have needed prescribed medication, only to find we have been given excessive amounts. When a cream was prescribed for my husband, he was given two 100g tubes. When questioned, the pharmacist simply said this was how it came – one prescription always means two tubes. One is still in the medicine chest. For an allergic reaction, I was given two 100g tubes of cream, one of which remains unopened. Finally, I needed a cortisone injection. The doctor said I may need two doses but one should do, but on collecting the prescription I found five doses in the packet. Surely, this is waste.

The government tells us how much the pharmaceutical scheme costs in subsidies, and here we are with this oversupply. Why can't we simply have a repeat prescription in case it is needed?

Barbara Gilchrist, via email

CHOICE says *The Pharmaceutical Benefits Scheme is managed by the Department of Health and Ageing and administered by Medicare Australia. It lists medicines available at a government-subsidised price, with the prescription amounts based on the average patient's needs. If too little medicine is prescribed, it could result in further doctor's visits and additional costs for Medicare. Nevertheless, your experience shows that sometimes the quantities prescribed will be too high for some people, with annoying extra costs.*

If you have medicines you don't need or are out of date, it's important to dispose of them so they can't be misused or harm the environment. Rather than flushing drugs down the toilet or sending them to landfill, take them to your local pharmacy. Details of the Return of Unwanted Medicines Project, which uses Environmental Protection Authority approved incinerators, are at www.returnmed.com.au

Sneaky gift card fee

■ I just went to purchase a Westfield Gift Card and was told I would be charged a $2 "card activation" fee. In effect, they are charging me $2 to purchase the card without stating this upfront.

As a recent recipient of a Westfield gift card I was quite put out by how difficult it was to use. I didn't spend the whole amount in one store, so when I went to spend the remaining amount in a different store, they were unable to tell me how much was left on the card. I was told I could speak to the concierge, at the other end of the mall, to find out the balance. I ended up guessing how much might be left.

I won't be purchasing a Westfield gift card again as I would prefer to give my money to businesses that actually appreciate I am spending money in their stores, rather than charging me for the privilege.

Samantha Muir, via email

CHOICE says *When we checked the Westfield Gift Card's terms and conditions online in mid-March, a $1.50 activation fee was disclosed. Westfield says the current terms and conditions state upfront that an "administration charge is payable on first issue of a gift card", however the charge (currently at $1.95) is not specified. The website is being updated. It also confirms that Westfield retailers can't inform customers of the remaining balance on gift cards, as each retailer uses an independent technology platform.*

You can check your balance by calling 1300 790 292, online at www.westfield.com.au/giftcards or by asking at the concierge desk at any Westfield shopping centre in Australia. The rest of the terms and conditions, which include traps such as the card losing all remaining value after its expiry date, are available at www.westfieldgiftcards.com.au.

Thumbs up!

■ Suzanne Wade of Penrith, NSW, is delighted by the speed with which Rivers repaired and returned her son's damaged jeans, even though she'd lost the receipt and proof of purchase. Rivers had even said it would provide a credit voucher if the jeans couldn't be repaired.

■ Marie Kucera from Victoria was pleased by Spiral Foods' customer service when she contacted them about a carton of soy milk that had curdled. Two boxes of soy milk (12L) were sent as an act of goodwill.

■ After the power supply on Veronica Mayson's (NSW) Maxtor One Touch external hard drive stopped working, Seagate (which had purchased the Maxtor company) replaced the power supply unit within three days, even though the warranty had expired.

■ Stephanie Squires of Kewdale, WA, gives a big thumbs up to Rosendorff Diamond Jewellers in Perth, who repaired a 13-year-old engagement ring at no charge.

■ Kim Bayly-Jones, of Canberra, says Dyson's "at-cost spare parts policy, free labour, 24/7 customer care service and product quality" is best practice. His vacuum broke down after six years of "extra heavy use" and no filter cleaning. Dyson took his phone call on a Saturday afternoon and arranged a courier to collect the vacuum. He has since registered for their email reminder to clean the filter.

■ When a case of Jacob's Creek Sparkling Rosé arrived at Merran Hughes' house in Sans Souci, NSW, with one empty bottle, she emailed Pernod Ricard Pacific, who sent her several extra bottles in appreciation of her "taking the time to pass on feedback". She was so impressed, she says, she popped a bubbly!

Address your email or letter to ***Thumbs up!*** *at the address, right.*

LETTER OF THE MONTH

Stung by CBA credit card

■ I'd like to share my Commonwealth Bank (CBA) Visa card experience. My December 2008 statement had an $8118 balance, of which $6886 related to business expenses and the remaining $1232 to an expense I paid on behalf of a local non-profit organisation of which I am treasurer. I paid the $6886 four days before the due date, but overlooked paying the remainder until 11 days after the due date. To my astonishment, I was charged $177.26 interest, and a further $114.14 on the following statement – a whopping $291.40! By my calculation, this equates to 664% interest when annualised.

I contacted CBA seeking to have these charges reversed but was told very clinically that the conditions under which I had agreed to use the card were clearly spelled out. As a bank shareholder I understand it has to make profits, but I was staggered by the severity of the penalties and the bank's lack of sympathy. When I indicated I would seriously consider cancelling the card in favour of another provider I was politely advised that all other providers have similar conditions.

I am sure most people are aware of the high interest rates on credit cards but my experience should serve as a reminder of how savage the charges can be and alert credit card users to be vigilant and pay by the due date or avoid using them.

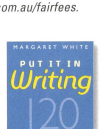
Harry Mechielsen, via email

CHOICE says *Credit card providers use various ways to calculate interest when customers pay a bill late or not in full – no interest applies if the bill is paid in full and on time. CBA's practice, which is common in the industry, is to backdate interest charges on the full balance of $8118 (in this case) to when the statement was sent in December, even though you paid off 85% of that bill on time. It also cancels the interest-free days for any subsequent purchases you make, until the bill is cleared in full – practices we believe are blatantly unfair. But the staff member to whom you spoke was mistaken about all cards calculating interest in this way – there are both better and worse practices in the market. Fairer companies would have only charged you interest on the unpaid $1232 amount, and still given you interest-free days for new purchases.*

We think some other credit card fees are also unfair. For information about the CHOICE and Consumer Action Law Centre "Fair Fees" campaign, and how you can have any unfair banking penalties refunded, go to www.choice.com.au/fairfees.

Fair go on fee$

Letter of the Month This month's winner receives *Put It In Writing*, or any other book of his choice from the list on www.choice.com.au/books. We're sorry we don't have the resources to answer all the emails and letters we receive. In the magazine, we may edit them or print only an extract.



Email ausconsumer@choice.com.au or mail to: Letters, CHOICE, 57 Carrington Road, Marrickville 2204

Fighting fit

CHOICE reveals the pressure tactics used by gyms to lock you into their contracts.

nutshell

- We found the gym industry is efficient at signing up new members, but far less vigilant in explaining the price, contract and cancellation terms.
- Unfair practices and other traps can make it very difficult for consumers to cancel their memberships if they've had enough.

It's a common scenario: you decide it's time to do something about your health and fitness and head to the nearest gym, keen to change some bad habits. The sales people are charming, the gym looks good, and before you know it you're sitting down with the paperwork and a salesperson who can't wait to lock you – and your bank details – in. But should you decide to quit, the gym's sense of urgency suddenly evaporates. You're forced to jump through the most outlandish hoops just to cancel a membership you should have every right to terminate over the phone.

Yet despite an avalanche of complaints about aggressive sales tactics, elastic pricing, confusing contracts and overcrowded classes, gyms are big business in Australia. To get an insight into what a typical consumer might encounter when they front up to a gym, CHOICE sent out two shadow shoppers to the major chains, posing as potential customers (see opposite). Their experiences confirmed what the grapevine has been telling us – that emotive sales techniques, complicated contracts and unclear pricing structures abound.

Work it out

While most people are full of good intentions when they join a gym, plenty find it hard to stick to the regime once the first flush of motivation wears off. If you've dropped out after a few months it's likely you're not alone. In fact, the British media reported more than 80% of gym members who sign up in the New Year stop going after six months, which goes a long way to explaining why many gyms are keen to lock their customers into 12-month contracts with a monthly direct debit.

In Australia, although there are many smaller gyms, the industry is dominated by a handful of big chains. UK-owned Fitness First has 89 outlets nationally and more than 360,000 current members. The up-market women-only chain Fernwood has 77 outlets and 80,000 members.

Interestingly, the other two major chains are also exclusively for women: Curves and Contours, which, unlike the other gyms, are very basic, circuit-based franchise operations with 400 and 160 outlets respectively. New to the scene is Virgin Active, which opened its first gym in Sydney in December 2008, with another due to open in Melbourne this month. While more expensive than their competitors, these gyms are undeniably flash, with a major point of difference being that they offer a mix of pay-as-you-go and flexible contracts.

Signing under pressure

CHOICE has received complaints about the aggressive sales tactics used by gyms to recruit new members – feeling pressured to sign up on the spot is all too common. While you can't silence the gung-ho sales talk, consumers who are prepared stand a much better chance of making an informed decision, rather than buckling under pressure and regretting it later.

Most gyms insist on a sit-down interview with potential customers to gauge their goals and expectations. Dr Paul Harrison, a consumer behaviour specialist and senior lecturer at Deakin University, cautions customers to see these sessions for what they are. "Gyms want to develop a personal relationship with you – you are emotionally vulnerable and by sharing goals and aspirations it can feel like a relationship. Don't be fooled into thinking it's anything but fiscal." >

Gym shadow shop

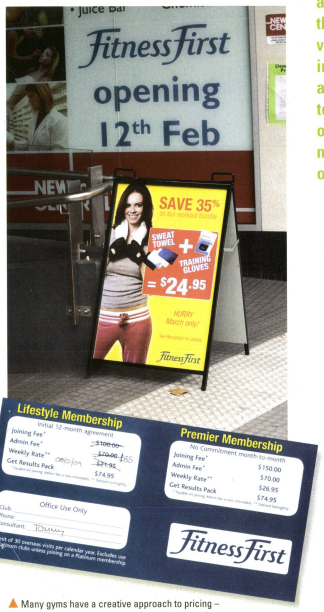
Our two shadow shoppers each visited nine Sydney gyms separately – two gyms each from Fitness First, Contours, Fernwood and Curves in two different socioeconomic areas, as well as the new Virgin Active gym. A total of 18 gym visits.

Neither shadow shopper who visited the Virgin Active gym or the two Fernwood gyms felt any pressure to sign up immediately. While one reported slight pressure to sign on the spot at one of the Contours and one of the Curves gyms, our shadow shoppers were unanimous that nothing rivalled the heavy sales tactics encountered at Fitness First (see Fitness First, Consumers Last, page 14).

One thing most of the gyms had in common was a creative approach to pricing. Some had printed prices, others handwritten only, but ultimately all seemed to have flexibility in the discounts and incentives they offered. Costs such as joining and administration fees were magically waived or halved as an incentive for our shadow shoppers to sign up – see the Fitness First leaflet, right. One Curves consultant and one at each Fitness First outlet even asked leading questions to ascertain how much our shadow shoppers could afford to pay. In the case of one Curves outlet, one shopper was told she couldn't take the handwritten prices away with her, as a matter of "company policy".

Fitness First National Operations Manager, Michele Harding, concedes the pricing structure varies from club to club, depending on customer demographics and location. Fernwood Sales Manager, Jo Stagg, says prices across the Fernwood network also differ depending on location, as franchise owners set their own prices.

Our shadow shop revealed that while both Curves and Contours had consistent pricing across their outlets, there were variations in what was waived or charged in terms of joining and administration fees. One Curves outlet quoted a joining fee of $30, while at another it was $199 but a $99 discount was offered. At a Contours gym, one of our shadow shoppers was quoted a "set-up" fee of $195 for a 12-month contract which was reduced to $95, then an "admin fee" further reduced to $45 during the consultation. At the same gym, our other shopper was told this joining fee would be waived totally if she joined before a certain date. At the second Contours gym, a set-up or administration fee was not mentioned to either shopper and they were both told that the "joining fee" would be waived if they signed a 12-month contract.



▲ Many gyms have a creative approach to pricing – fees were waived or discounted for our shadow shoppers.

Few sales assistants at any of the gyms volunteered information about how to cancel or put membership on hold.

Few of the sales assistants at the gyms volunteered information about to how to cancel or put membership on hold. Of the five chains, Virgin Active, followed closely by Fernwood, were the most thorough in providing cancellation information, with one of the two Virgin Active consultants covering every aspect of cancellation or placing membership on hold. Curves and Contours addressed holds or cancellations to some degree, while neither Fitness First gym volunteered any hold or cancellation information.

You should be able to cancel membership over the phone, but many gyms insist members come in to cancel.

TALES FROM THE FITNESS FRONTLINES

- "I could hardly ever get on equipment because it was so overcrowded and spent a lot of my time just waiting to go on machines. I don't actually recall getting a locker, so I'm sure one was never available. When I wanted to break my contract, they wouldn't let me do it over the phone. They charged me $100 to cancel and were very reluctant to do it." **Rejinder – Fitness First**

- "Towards the end of my pregnancy I wanted to cancel my gym membership as I was giving up work and wouldn't be in the area any longer. Their response was, 'we'll suspend your membership for six weeks only; you'll need the gym even more once you've had the baby'. I didn't have the energy to argue that the last thing I would want to do with a newborn baby is travel halfway across town to use their gym, so I ended up paying the contract out." **Kerry – Fernwood**

- "When I read the fine print on my contract I discovered I could only cancel my contract if I had a doctor's certificate or moved 30km from the closest outlet. I moved suburbs and I don't drive; did they really expect me to ride my bike almost 30km just to get to the gym? Two months ago when I tried to cancel I was told it would be faster to come into the gym to cancel in person. The girl at the front desk said that while I was welcome to write a letter to cancel, the process was slow – she showed me some of the cancellation requests on her desk, some of which were up to three months old." **Victoria – Fitness First**

Fitness First, consumers last

Of the two Fitness First gyms visited by our shadow shoppers, one in particular stood out for the salesperson's intensity. "He couldn't believe I didn't want to sign," reported one of our shoppers. "When I said I needed to speak with my husband, he said, 'I thought you said he was supportive of you being here'. He said it was only $35 today and if I go it may not be available when I call back."

Our second shadow shopper said: "He just kept asking me what the problem was." At two of the four visits to Fitness First outlets, our shadow shoppers reported difficulty in ending the consultation – something they did not experience at any of the other gyms.

Let me out!

By far the most common complaint about gyms is the tortuous exit rules they impose. Many gyms capitalise on the sense of shame that so often hangs over a "quitter".

While it should be possible to cancel membership over the phone or in writing, many people told us their gym insists they make an appointment to come in to cancel. According to Harrison, these appointments give the gym a window of opportunity to retain their customer, as well as the strategic advantage of drawing out direct-debit payments as long as possible. "It's an emotional marketing tactic," he says. "If you have to say you don't want to be a member anymore it's much more difficult face to face, as we have to admit in person that we aren't consistent."

Fitness First is notorious for this tactic, according to the vast body of anecdotal evidence CHOICE gathered, but is certainly not alone. Fernwood's Jo Stagg says her company encourages customers to come into the gym to cancel because they want to check their customers' health and wellbeing, but it isn't a requirement. She does concede, however, that a face-to-face meeting is an opportunity to "remotivate" customers who might be considering breaking their contract to avoid the cost of cancellation and to help them achieve their original goals.

CHOICE ONLINE
To share your experiences of gym trials and tribulations and read those of others, visit www.choice.com.au/gymyoursay.

National Operations Manager Michele Harding told CHOICE Fitness First amended its policy at the beginning of 2008, allowing members to cancel their membership over the phone as long as they confirm the request in writing. Despite her assurances, however, we have received plenty of anecdotal evidence that Fitness First members are being made to jump through the same old hoops.

Harding conceded from time to time requests are mismanaged and any members who are told they must come in person to cancel their contract can assert their right to cancel by phone and written confirmation. If the customer experiences any opposition they should contact their club general manager to resolve the issue. Failing that, she says, they should contact Harding herself or Rebecca Davies at head office, who "will assist with the resolution immediately".

While it is heartening that Fitness First has taken steps to address criticisms and amend its policy, it's disappointing the new rules are obviously not rigorously enforced and the onus remains on consumers to know their rights.

Your rights under direct debit

In a recent survey by the Consumer Action Law Centre (CALC) in Victoria looking at direct debit issues across several industries, gyms came out on top for consumer complaints. CALC's Carolyn Bond advises consumers to be on the lookout for cases where the gym membership has been cancelled, but direct debits continue. "We've had people who have had debits coming out of their accounts for months or even a year after they think they are no longer a member of the gym," she warns.

Under the Code of Banking Practice, consumers hold the right to cancel any direct debit arrangements by contacting their bank directly. If you want to terminate your membership once you are out of the contracted period, Bond suggests cancelling the direct debit with the bank immediately – no argy-bargy with the gym required. However, if you are still under contract and looking to get out, cancelling your direct debit could be seen as a breach of contract, so it's best to deal with the gym directly – but the sooner the better.

As the experts we spoke to point out, it's not in the gyms' interests to solve your problems quickly while they are still receiving your payments every month.

Are the contracts fair?

Making it difficult for consumers to end a gym membership after the initial contract period is unfair. New federal unfair contracts legislation, due to be in place for 2010, may help where the problem is a harsh cancellation clause, otherwise it's unlikely that these laws will stop unfair practices designed to prey on consumers' ignorance of their rights and other problems endemic to the industry – namely, pressured sales tactics and arbitrary pricing.

The NSW Department of Fair Trading has received 344 complaints in the last 12 months from unhappy gym goers, 149 of which related to cancellations and cooling-off periods. It is this controversial area of gym contracts – the onerous terms around cancelling that often favour the gym – that new legislation may go some way to addressing. At present, only Victoria has unfair contract laws.

Carolyn Bond says it may take time for the new laws to effect change. "Gyms have been a problem for years," she says. "Unfair contract terms should prevent some of the problems we see, but some problems are due to a bad culture within some of the industry. Some businesses appear prepared to do whatever it takes to keep consumers trapped in their contracts."

For more information on how to spot unfair contract terms, visit the Consumer Affairs Victoria website, www.consumer.vic.gov.au, and follow the links. ■

Know your rights before signing up to join a gym – make sure you fully understand the price, terms and conditions.

CHECKLIST

WHAT TO LOOK OUT FOR AT THE GYM

- **Don't succumb to high-pressure sales tactics** Take time to shop around and carefully consider the memberships on offer at each gym.
- **Rights and responsibilities** Read your contract carefully and be fully aware of your rights and responsibilities. Don't be afraid to question anything in the contract that you don't like and/or understand.
- **Check the cancellation terms of the contract** Can you get out of it if you move house, get sick, lose your job or simply decide to give up?
- **Don't assume your contract finishes at the end of 12 months** Check your contract to see how to cancel your membership (and direct debit) if you no longer want to attend.
- **Don't assume your direct debit will be cancelled when you cancel your gym membership** If you have any doubts, contact your bank directly and request an immediate cancellation of the direct debit. Although, if you have any outstanding debt you will need to arrange to pay this by cash or cheque.

CHOICE verdict

The best protection you can have against pressure sales tactics is to know your rights and be aware of the psychology that drives gym tactics. Don't sign up until you've taken the time to fully understand the price, terms of your contract and conditions. If you choose to end your gym membership once your contract has expired, you don't need to explain why. Similarly, you – and not the gym – hold the right to authorise your bank to cancel your direct debit arrangements at any time as long as you are no longer under a contract. For a simple template on what to include in your cancellation letter, head to www.choice.com.au/gymletter.

Slaying the debt dragon

If you lose your job, how will you pay your bills? CHOICE outlines your options.

nutshell

- Financial counsellors offer a free and independent service to help you assess your options if you're having trouble managing debt.
- CHOICE's shadow shop found debt relief companies mainly recommend debt agreements – an expensive option that will damage your credit history.

It's looking gloomy out there, with unemployment rates increasing and many Australians facing redundancy. At the same time, household debts are higher than ever: we now owe close to $160 for every $100 of after-tax income – double what we owed 10 years ago (see graph, page 18).

Debt relief companies are reporting extreme cases of consumers carrying up to $400,000 in credit card debt on 50 separate credit cards. Overall, about 75% of cards are not fully paid off each month and are accruing interest, many at a rate between 18% and 19%, with an average unpaid balance of $2300.

The good news, however, is that Australians are reducing their reliance on debt in preparation for the tough times ahead, with a clear trend towards saving instead of spending. Several options are available to help you get your debt back under control.

First steps to reducing your debt

Make a budget Use the worksheet at www.choice.com.au/getoutofdebt. Consider options to reduce your living expenses, such as selling the second car, as well as ways to increase your income, such as asking any adult children who still live with you to contribute to household expenses.

Research ways to cut back on expenses; talk to family and friends and for useful websites, see Useful Contacts, page 18.

Get ahead Once you've freed up some cash, make extra repayments, which can slash thousands of dollars in interest off your mortgage and credit card(s).

Help is at hand

It's important to contact your lender immediately if you're having difficulty meeting your repayments. All lenders should assist if you are in financial hardship. The Big Four banks recently announced they would consider a repayment reprieve for up to 12 months for borrowers who lost their job. Other options are to reduce payments by paying interest only for a while or perhaps increase the term of your loan.

If you're paying off a credit card with a high interest rate, ask your lender to switch you to a card with a lower interest rate or refinance your credit card debt into a personal loan. Then cut up the card and use a debit card instead.

It's harder to find a solution if you've already fallen behind, but it's never too late to seek help. "We had cases where the sheriff is at the house and people have rung us," says Vicki Geraghty, President of the Financial Counsellors Association of NSW.

Financial counselling services provide a free, confidential and independent service to assess your situation and help with solutions; see Useful Contacts, page 18. They can assist with pleading hardship on your behalf and/or negotiating an agreement with your lender, >

Debt agreement shadow shop

Debt relief companies (also called debt agreement administrators) help you enter into debt agreements then act as administrator of the agreement. They also usually offer bankruptcy and other debt relief services and they charge fees. To see what they offer, CHOICE engaged two shadow shoppers who each phoned the same 11 companies. The largest, Fox Symes, was called twice by each shadow shopper.

Both shoppers claimed identical profiles, with only their debt level differing. They stated an annual before-tax income of $40,000. Both were single with no dependants, lived in a two-bedroom apartment in Sydney's outer suburbs and had missed their last three loan repayments. Apart from their cars, some superannuation and normal household goods, they had no savings or substantial assets.

- "Michelle" owed $12,000 on two credit cards. She recently had a car accident and used her credit cards to pay $3000 in repairs for which she hadn't budgeted. She owned a car worth about $6000.
- "Elaine" owed $40,000. She had four credit cards with a combined debt of $28,000 and a secured car loan of $12,000. She was unemployed for three months but has since found employment. Her car was worth $8000.

What CHOICE uncovered

For both shadow shoppers, the majority of companies recommended a debt agreement. Most also offered other options to consider, such as calling the lender, applying for a hardship variation, refinancing or bankruptcy. Regrettably, none advised the shadow shoppers to seek help from a financial counsellor. Most of the conversations were quite short, averaging 10 minutes for Michelle and 20 minutes for Elaine.

Typically, a consultant asked the shadow shoppers for their debt, income and other details about their situation and then outlined the options. In one case, a debt agreement administrator asked Elaine to completely submit her financial affairs; she was told once an agreement was made her pay would go into the company's trust account and it would send her money to live on and pay her bills, debt repayments and fees. If the company sent her less money than she needed to live on, this would have been a very dangerous option.

Some companies quoted a set-up fee only and didn't provide information on ongoing fees, saying that these were included in the repayment amount. Quotes ranged from up to $2000 for Michelle's $12,000 debt, and $6000 for Elaine's $28,000 debt (her car loan was not included in the agreement).

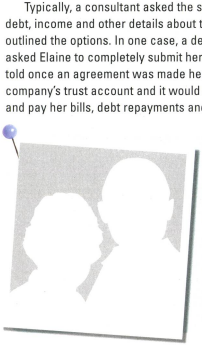
What would a financial counsellor say?

CHOICE asked Richard Brading, Principal Solicitor of Wesley Community Legal Service in Sydney, to outline options for our shadow shoppers.

Michelle A debt agreement is not an attractive option for Michelle due to the high costs. As there are only two creditors (for her credit cards), she could try negotiating a reduction in repayments for a short period and possibly a reduction in the interest rate. Alternatively, she could consolidate the two credit cards into a personal loan at a lower rate. With any repayment plan she would need to set aside some money for any future unexpected expenses. She could sell her car and use the proceeds to pay back part of the debt. She could also consider renting out the second bedroom in her apartment or taking a second job.

Elaine The burden of paying off a debt agreement over five years would be very heavy for Elaine and any unexpected setback, such as a temporary period of unemployment, would cause the arrangement to fail. The alternative is bankruptcy, which would give her a fresh start. On her current income she wouldn't have to make any contributions to the debt. While her lender could repossess her car, they'd usually allow her to keep it as long as she keeps up with the loan repayments.

To avoid bankruptcy, Elaine could apply for a hardship variation because she was unemployed for three months. She could also argue "maladministration", which means she has been lent more money than she can reasonably afford to repay. If her lenders don't grant her hardship application and refuse to reduce the debt because of maladministration she could complain to the ombudsman.



Living expenses exceed income

Mary and Henry (not their real names) found themselves in a situation that typifies the debt cycle. In their 30s and with two children, Henry lost part of his income when his employer cut back on costs, while at the same time Mary's business failed. They owed $42,000 on credit cards and personal loans to seven different lenders.

Melbourne-based financial counsellor, Anna Mandoki, helped the couple prepare a realistic budget which revealed that their living expenses, even before debt repayments, exceeded their income, showing the family had been living beyond their means and was propped up by credit cards. The first step was to align their expenses with their income. Anna then helped the couple address their debts; Mary opted for bankruptcy, while Henry was able to negotiate hardship arrangements on his debts. This meant Henry's credit history was unaffected, so now they're able to continue working towards their goal of purchasing their own home.

A debt agreement or bankruptcy should only be treated as last-resort options as both have serious long-term negative effects.

USEFUL CONTACTS

- Financial Ombudsman Service, 1300 780 808
- Credit Ombudsman Service, 1800 138 422

Financial counsellors

- **ACT** Care Financial Counselling Service, 02 6257 1788, www.carefcs.org
- **NSW** Financial Counsellors Association of NSW, www.financialcounsellors.asn.au; Credit & Debt Hotline 1800 808 488; Consumer Credit Legal Centre, www.cclcnsw.org.au
- **NT** Anglicare, 08 8948 2700 (Alice Springs) or 08 8985 0000 (Darwin)
- **Queensland** Financial Counselling Association of Queensland, 07 332 13192, www.fcqn.asn.au
- **SA** Financial Counsellors Association, www.users.bigpond.com/safca/home.html
- **Tasmania** Anglicare, 03 6234 3510 or 1800 243 232
- **Victoria** Consumer Affairs Victoria, 1300 55 8181, www.consumer.vic.gov.au; Consumer Action Law Centre, www.consumeraction.org.au
- **WA** Financial Counsellors Association of WA, 08 9325 1617, www.financialcounsellors.org; Consumer Credit Legal Service, www.cclswa.org.au

Useful websites

- Australian Securities & Investments Commission, www.fido.gov.au
- Wesley Mission, www.wesleymission.org.au
- Centrelink, www.centrelink.gov.au
- Insolvency and Trustee Service Australia, www.itsa.gov.au

< but they advise consumers to make the initial approach if they feel comfortable doing that. "We want to encourage people to do things themselves and learn new skills – it's about empowerment," says Anna Mandoki, a financial counsellor with Melbourne's Inner South Community Health Service.

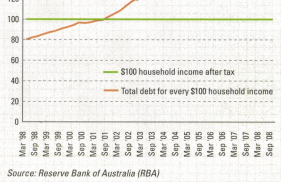
Last resort

Should you fall behind with payments, you may be contacted by debt collectors. "Lenders are now referring more debt to debt collection agencies and they're doing it earlier, as they're concerned if they don't get at the front of the queue they may not get paid," says Christine Christian, CEO of credit reporting and debt collection agency Dun & Bradstreet.

Ask your creditors to consider an extended period for repayment or smaller periodic repayments over a longer time. They may be willing to settle the entire debt for a lump sum payment of part of the debt. These arrangements usually don't affect your credit history, although they can be difficult to negotiate if you have a large number of creditors.

A debt agreement or bankruptcy are both last-resort options that have serious consequences. Your name will be recorded for life on the National Personal Insolvency Index, and you may have to pay a bond should you need to get water, electricity, telephone and other utilities connected in the future. You could also find getting or renewing insurance difficult, and furthermore, the debt agreement or bankruptcy will be recorded on your credit file for seven years, making it very hard to get credit.

Household debt against income



Source: Reserve Bank of Australia (RBA)

26,706 people were declared bankrupt across Australia in the 12 months to December 2008.

16% of these owed less than $10,000 to their unsecured creditors, while 49% owed between $10,000 and $49,999. Debts were mainly on credit cards and personal loans.

19% of bankrupts were aged between 25 and 29, 27% between 30 and 39 and 53% over 40.

CHOICE ONLINE

Go to our online forum at www.choice.com.au/getoutofdebt to share your ideas on how to cut back and get out of debt with other CHOICE members. You'll also find our free budgeting tool which will help you draw up a household budget.

Not all debts can be included in a debt agreement or a bankruptcy; for example, court fines and child maintenance still need to be paid.

Debt agreement This is a binding agreement between you and your creditors where the creditors agree to accept a sum of money you can afford to pay. In order to qualify you need to be insolvent, which means you're unable to pay your debts at their due date, your after-tax income can't exceed $61,875, you can't owe more than $82,500 in unsecured debts and you own only up to the same amount in assets.

Under a debt agreement, your debts are frozen, no more interest applies and you repay a set amount per week over three to five years. It is usually negotiated and administered by a debt agreement administrator, who brokers a deal with lenders on your behalf.

Mandoki warns, however, that "financial counsellors regularly see people who have defaulted on their debt agreement because it was based on an unrealistic budget and was unaffordable in the first place". While debt agreement administrators are required to help you >

YOUR RIGHTS UNDER THE CONSUMER CREDIT CODE

Many people spiral into debt through circumstances beyond their control, such as losing their job, family breakdown or illness, without realising they may have been able to renegotiate their debts. The key is to act immediately; the Uniform Consumer Credit Code allows you to make an application for a hardship variation of your loan in case of temporary financial difficulties.

If your lender is a bank, Section 25 of the Code of Banking Practice will also apply, which states: "We will try to help you overcome your financial difficulties with any credit facility you have with us. We could, for example, work with you to develop a repayment plan."

It's important to let your lender know about your situation. Bankruptcy trustee Andrew Aravanis has seen many people who underwent hardship some years earlier try to maintain their situation by applying for more and more credit cards, which they used to service their mortgage and other debts. After exhausting all their borrowing opportunities their only option now is bankruptcy.

You need to give the lender information about your financial situation and apply for temporary relief, such as reducing your minimum repayments and/or waiving fees or even interest. Offer what you can afford and make sure you can still cover your living costs and any other debts. It's up to your lender to assess your application, but all should have their procedures in place. Raj Venga, Credit Ombudsman, has also seen some showing compassion: "One lender reduced the interest rate by 3% for six months."

If your lender refuses the application, complain to the Credit or Financial Ombudsman Service – both services are free for consumers. You can also have your case considered by the relevant state tribunal or court.

From a debt administrator's case file

Each month, debt agreement administrator Fox Symes receives about 5000 calls from people in debt, about 300 of whom get a debt agreement. One is Tara (not her real name), a beauty therapist with a husband and two children. She has three credit cards with a total debt of about $70,000. She also has a car loan (on a BMW) and another joint car loan with her spouse, on a Renault. These loans are secured and not covered by the debt agreement (see Debt Agreement, above).

Tara will pay about $49,000 in total, which includes roughly $36,500 to her creditors, a $1650 government charge and $10,580 set-up and administration fees to Fox Symes. The agreement goes over three years and states she'll pay back $265 per week in the first year, then $320 per week once one of the car loans is finalised. The weekly payments need to be covered by the money left over after Tara and her spouse pay their weekly expenses, which include $320 rent, $235 for food and the car repayments. They could have trouble finding money for extras such as school excursions and takeaway meals. The couple will have to budget in order to keep to the agreement. If Tara defaults on the repayments, she could be forced into bankruptcy.

< prepare a realistic budget it is crucial you go through it in every detail to make sure it adequately reflects all your outgoings.

A debt agreement needs to be lodged with the government regulator, the Insolvency and Trustee Services Australia, and a majority of your unsecured creditors need to agree to it to make it binding. You usually pay back between 25% and 75% of your debt, plus a set-up fee of about $2000 and an administration fee, such as 20% of the total amount, which you pay to the debt agreement administrator. There is also a government charge of 3.5% (see From a Debt Administrator's Case File, page 19).

As DAs apply to your unsecured debts only, such as credit cards and personal loans, assets such as your house or car can be repossessed if you default on their repayments. If you default on your repayment for the DA, your creditors can obtain an order to force you into bankruptcy.

Bankruptcy The main advantage of bankruptcy over a debt agreement is relief from all payments – but this comes at a high cost. You're usually bankrupt for three years, during which time you're allowed only very limited assets – the rest are sold by your trustee to repay creditors. Anything you acquire during this period, such as an inheritance, will also be lost. You'll repay 50% of your after-tax income above a threshold, currently about $41,250 (more if you have dependants). You won't be able to hold jobs that involve handling money or require a licence, and you need agreement from your trustee to travel overseas. For more information, go to www.itsa.gov.au.

Thank you

For their help with this article we'd like to thank:

- Richard Brading, Principal Solicitor of Wesley Community Legal Service in Sydney
- Philip Field, Ombudsman Banking & Finance at the Financial Ombudsman Service
- Anna Mandoki, Financial Counsellor with Melbourne's Inner South Community Health Service ■

WHERE TO GET HELP

If you're having trouble making ends meet or you're in financial hardship, check out these services.

- **Relief for energy bills** Contact your retailer, who can usually offer flexible repayments. You may also be eligible for government assistance. For more information and contacts, visit www.choiceswitch.com.au or contact your local fair trading/consumer affairs office.
- **Tax bills** You can apply to the Australian Taxation Office to delay payment of your tax debt or even relief from part or all of your tax debt if you are in serious hardship; see www.ato.gov.au or call 13 11 42.
- **StepUP loan** The Good Shepherd Youth and Family Service, together with National Australia Bank, have developed a low-interest personal loan product called StepUP Loan, which is available if you have a health care card or receive Family Tax Benefit Part A. Loans are usually between $800 and $3000 and used to purchase household furniture, computers and second-hand motor vehicles. The interest rate is 3.99%, fixed for the term of the loan, repayments are flexible and there are no fees or charges. See www.goodshepvic.org.au/microfinance.
- **No-interest loan scheme** There are 280 community-based organisations across Australia offering interest-free loans (not to be confused with store finance) to people on a health care or pension card who are genuinely low-income earners. Each community group has its own criteria, but loans are typically between $800 and $1200 for essential household goods and medical equipment and are repaid over 12 to 18 months. See www.goodshepvic.org.au/microfinance.
- **Early release of super** In very specific circumstances, such as when you're about to lose your house, you can get access to some or all of your superannuation money – see www.apra.gov.au. Releasing your super only makes sense if you're in short-term difficulty; one trap of doing this is potentially losing your house and your superannuation for good.

CHOICE verdict

Despite hard economic times, there are steps you can take now to reduce your personal debt. First, take stock and then start working on reducing your debt, especially if you're concerned about your job security.

If you're already in trouble or your employment situation changes, it's important to react fast – contact your lenders and see a financial counsellor. Don't wait until you have fallen behind, as you'll have fewer options. Never use a credit card to pay off another credit card or your mortgage; it will only get you deeper into trouble. Apply for relief if you're suffering any hardship such as unemployment, family breakdown or sickness.

Debt agreements are no silver bullet; they're expensive and will damage your credit history. Think carefully and exhaust all other options before taking such a drastic step.

Crunch time

Forget the marketing hype – CHOICE finds most cereals have too much sugar to be healthy choices.

nutshell

- Most breakfast cereals contain far too much sugar, salt or both to be healthy choices for everyday eating, while cereals aimed at kids can be among the worst for nutrition.
- Wholegrains and dietary fibre have proven health benefits, but other health claims are more marketing hype than nutritional science.

We've said it before, and we'll say it again: most breakfast cereals contain too much sugar and many also contain too much salt. Little has changed since CHOICE last looked at cereals (May, 2007) and the few changes that have occurred aren't necessarily for the better.

- While Nestlé has reduced the amount of sugar and salt and increased the level of dietary fibre in Milo cereal, the amount of salt in Cheerios and Nesquik cereal has increased.
- Kellogg's has reduced the amount of sugar and salt in Crunchy Nut Clusters, but at the same time has also reduced its dietary fibre. Worse, Kellogg's has increased the amount of salt in Frosties, a cereal aimed at kids.
- Only Lowan deserves kudos for reducing the levels of sugar and salt and increasing the amount of dietary fibre in Honey O's.

Cereals now promote the nutritional virtues of wholegrains, antioxidants, soluble fibre, phytoestrogens and low GI, to name just a few – but how do they compare with the old faithfuls? To find out, CHOICE ran a reality check on 152 breakfast cereals from major supermarkets.

4 million Australian adults skip breakfast at least three days a week, but they're mostly younger people – of those older than 64 only about 60,000 skip breakfast.

Which cereals are the healthiest choices?

Breakfast really is the most important meal of the day. Breakfast boosts our metabolism so we burn food faster, and studies consistently show people who regularly eat breakfast are less likely to be overweight. Breakfast improves alertness, concentration, mental performance and memory, and can even help lift your mood.

When it comes to breakfast cereals, the healthiest are those with plenty of dietary fibre but not too much saturated fat, sugar or salt.

Dietary fibre There's now very good evidence that fibre decreases your risk of heart disease and some cancers. Most of us don't get enough fibre (adults should aim for at least 30g per day) so getting plenty at breakfast is definitely a good start. In the tables on the following pages, we've ranked the cereals by their fibre content, but with so many brands and types we could only list cereals that are comparatively high in fibre (10% or more). Cereals with less than this amount are not good choices for everyday eating (and unfortunately this includes most of the top sellers).

Saturated fat In most cereals, fat content isn't an issue. Nuts and seeds contribute fat but this is mostly of the healthy, polyunsaturated kind. We've therefore only rated the cereals for artery-clogging saturated fat. Golden Vale Choco Pillows is the only one that contains a lot of saturated fat (from hydrogenated vegetable oil) but a few other cereals are borderline because they >

Breakfast cereal makers have been spruiking vitamins and dietary fibre for years, and there's no shortage of trendy new health claims.

< contain either palm or coconut oil – vegetable oils naturally rich in saturated fatty acids. In the tables we've used traffic light symbols to indicate levels of saturated fat, sugar and salt – red indicates far too much and therefore a cereal that's best avoided.

Sugars Some sugar can be necessary for technical reasons, such as sticking together the ingredients that make flakes or clusters, and a little sugar can make the cereal more palatable. But sugar contributes to tooth decay and adds nothing to the food except extra kilojoules that most of us can do without. Unfortunately, more than half the cereals contain far too much sugar so they earn a red light. Some cereals, though, contain fruit with its own sugar that contributes to the overall total; where fruit sugars make a significant contribution we've indicated this in the table with a fruit symbol.

Salt is linked to high blood pressure, which in turn is linked to stroke and heart disease, so it's wise to keep your intake down. There's no reason why breakfast cereals should contain any added salt, but many contain far too much, including a disturbing number of those aimed at children.

Cereals in the tables that don't have a red light are reasonably healthy choices. But for healthy cereals, see our Top 10 Healthiest Choices, page 24.

Does advertising hype match reality?

Breakfast cereal manufacturers are wizards of spin. They've been spruiking vitamins and dietary fibre for years, and there's no shortage of trendy new health claims.

Wholegrains is the latest buzz word. There's good evidence that wholegrains help reduce the risk of heart disease and some cancers, and their dietary fibre is good for digestive health. But while Uncle Tobys Shredded Wheat is made from 100% wholegrains, more than half of the cereals aimed at kids don't contain any wholegrains.

"Supergrains" Some cereals contain unusual grains such as spelt, quinoa, kamut or amaranth. Kamut and spelt are merely varieties of normal wheat; there are differences in protein and fibre levels but they're still not suitable for people with allergies to wheat. Quinoa and amaranth are gluten-free but there's little evidence they confer special health benefits. Go to www.choice.com.au/wholegrains, or *CHOICE*, September 2008 for our report on wholegrains and supergrains.

Low GI There's no conclusive evidence that all low GI (glycaemic index) foods are automatically health-promoting. A low GI diet can be beneficial if you suffer from diabetes, and may be useful for weight watchers. However, a low GI diet isn't the only important thing – make sure you're choosing a healthy cereal first and then look for the low GI option. Any GI claims should be backed up by reliably measured GI values – 55 and under is classified as low. The only way to be certain is to look for the GI logo (below left), which means the food must meet specific nutrition criteria as well. None of the breakfast cereals we looked at that make GI claims, however, have this logo. Norganic Crunchola claims a low GI without giving a value; Kellogg's Sustain and Vogel's Ultra Bran Soy & Linseed give values of 55 and 41 respectively, but there's no mention on the label of how these values were measured. Look out for our glycaemic index story in the coming months.

Claim in the name The Uncle Tobys Healthwise product range seems to almost burst from the box with health, but some of these cereals contain far too much sugar to be really healthy, and some of the claims are questionable. Healthwise for Women's Wellbeing, which doesn't have enough fibre to make it into our

This logo on a label guarantees that the glycaemic index (GI) has been reliably measured and that the food meets specific nutritional criteria.

FAUX FRUIT

Some cereals contain fruit, but not always what you'd expect from the pictures on the box. Sanitarium Weet-Bix Fruity Wild Berry shows blueberries and raspberries; Weet-Bix Fruity Apricot depicts an apricot with a green leaf still attached. However, upon reading the small print you'll discover the "fruit" in these cereals is mostly apple with various additives. Uncle Tobys Fruity Bites Wildberry shows raspberries, strawberries and an apple but the cereal actually contains "fruit paste" made from apple purée concentrate, strawberry purée, blueberry purée, blackcurrant juice concentrate, sugar, glucose syrup, glycerol, gelling agent, lactic acid, stabiliser and flavour. The "chewy apricot pieces" in Kellogg's Just Right contain some dried apricot, but also fructose, maltodextrin, glycerol, food gums and other additives. Weight Watchers Berry Flakes include artificial cranberries that contain more sugar than cranberry.

Did you know?

FIBRE FAILURES

The "source of fibre" claim on a cereal box means less than you might think. We found this claim on Nestlé Nesquik, Sanitarium Honey Weets and Uncle Tobys Fruity Bites – all cereals at the lower end of the dietary fibre scale (see table, page 24). The food standards code of practice allows this claim on a food that contains not less than 1.5g of fibre per serving which amounts to a modest 5% fibre for cereals with a 30g serving. This isn't enough, in our view, for a food that should boost your fibre intake for the whole day.

table, flaunts its soy phytoestrogens, claiming there's "increasing evidence for maintaining bones as part of a balanced diet and lifestyle". In reality, however, research findings for soy phytoestrogens and bone health remain unclear. Healthwise for Heart & Circulatory System boasts of its beta-glucan, "a soluble fibre found in oats that helps lower cholesterol re-absorption" – but you only get 1g of this fibre in a 45g serving. Although soluble fibre may help lower your blood cholesterol, you'll need a lot more from other sources, such as fruit and vegetables; there's no evidence that less than 2g/day is effective. Try rolled oats instead – half a cup (cooked or raw) gives you about 2g of beta-glucan in one hit, and at less than half the price.

How healthy are the most popular cereals?

Only one of the 10 top-selling cereals, Sanitarium Weet-Bix, made it into our Top 10 Healthiest Choices list (see page 24), but some of them, such as Kellogg's Sultana Bran are OK.

Go to www.choice.com.au/breakfast for a nutritional assessment of all 152 breakfast cereals we looked at.

- **Sanitarium Weet-Bix** (19.3% of overall breakfast cereal sales) is one of the best cereals all round; slightly too much salt is its only fault. Weet-Bix Kids is an even better choice for the whole family as it contains less salt.
- **Uncle Tobys Plus** (6.2%) This is a range of cereals with a variety of health claims; most are borderline for salt but at least some of the sugar comes from fruit and Uncle Tobys Plus Fibre Lift is better than most.
- **Kellogg's Nutri-Grain** (5.7%) This is among the worst breakfast cereals nutritionally, low in fibre and with far too much sugar and salt for everyday eating.
- **Kellogg's Corn Flakes** (4.6%) An old favourite, but low in fibre and with too much salt. Kellogg's Cornflakes Wholegrain is a much better choice as it contains twice as much fibre with half as much salt.
- **Kellogg's Sultana Bran** (4.5%) This cereal is high in fibre and while it contains 23% sugar, the bulk of this comes from sultanas.
- **Kellogg's Just Right Original** (4.4%) This cereal has only a moderate amount of fibre (8.5%) but is high in salt; although high in sugar, most of this is from fruit.
- **Kellogg's Coco Pops** (3.6%) This is another nutritionally poor cereal – especially since it's aimed at kids. It's low in dietary fibre (only 1.2%) but contains a massive 37% sugar. It's also borderline for salt.
- **Kellogg's Special K** (3.4%) While only borderline for sugar and salt, this cereal has too little fibre (only 2.5%) to be recommended. >

BREAKFAST CEREALS

Brand / product (in order of dietary fibre)	Dietary fibre (%)	Saturated fat	Sugars	Salt
VERY HIGH FIBRE				
Uncle Tobys BranPlus	45.4	●	●	●
Golden Vale Just Bran	36.2	●	●	●
You'll Love Coles Bran Start (A)	36.2	●	●	●
Ecor Organic Bran Sticks	33.0	●	●	●
Vogel's Ultra Bran Soy & Linseed	31.2	●	●	●
Kellogg's All Bran Original	29.5	●	●	●
Kellogg's Guardian	21.2	●	●	●
HIGH FIBRE				
Kellogg's All Bran Tropical	18.7	●	●	●
Nature's Path Organic Heritage Flakes Multigrain Spelt, Quinoa & Kamut	18.3	●	●	●
Sanitarium Weet-Bix Hi Bran	18.3	●	●	●
Kellogg's All Bran Wheat Flakes Honey Almond	15.6	●	●	●
Kellogg's Special K Advantage	15.6	●	●	●
Uncle Tobys Plus Sultanas 'N Bran	14.0	●	●	●
Uncle Tobys Plus Fibre Lift	13.6	●	●	●
Kellogg's All Bran Wheat Flakes Original	13.5	●	●	●
Uncle Tobys Healthwise for Bowel & Digestive System	13.3	●	●	●
Abundant Earth Organic Puffed Corn	13.2	●	●	●
Uncle Tobys Shredded Wheat	13.2	●	●	●
WeightWatchers Fruit & Fibre	13.2	●	●	●
Uncle Tobys Vita Brits Organic	11.9	●	●	●
Uncle Tobys VitaBrits	11.9	●	●	●
Golden Vale Healthy Start Fruit n Nut Fusion (ALDI)	11.7	●	●	●
Black & Gold Wheat Biscuits	11.0	●	●	●
Golden Vale Wheat Biscuits (ALDI)	11.0	●	●	●
Home Brand Wheat Biscuits	11.0	●	●	●
IGA Active Start Wheat Biscuits	11.0	●	●	●
Sanitarium Weet-Bix	11.0	●	●	●
Sanitarium Weet-Bix Organic	11.0	●	●	●
You'll Love Coles Organic Wheat Biscuits Wholegrain (A)	11.0	●	●	●
You'll Love Coles Whole Wheat Biscuits (A)	11.0	●	●	●
Uncle Tobys Healthwise for Heart & Circulatory System	10.9	●	●	●
Uncle Tobys OatBrits	10.9	●	●	●
Uncle Tobys Plus Sports Lift	10.2	●	●	●
Freedom Foods Free from Gluten Rice Puffs with Psyllium	10.0	●	●	●
Nature's Path Organic Mesa Sunrise Flax, Corn & Amaranth	10.0	●	●	●

KIDS' CEREALS

Brand / product (in order of dietary fibre)	Dietary fibre (%)	Saturated fat	Sugars	Salt
HIGH FIBRE				
Kellogg's Sultana Bran	14.2	●	◢	●
Sanitarium Weet-Bix Fruity Sultanas, Bran & Apple	13.4	●	◢	●
Kellogg's Wholegrain Mini-Wheats 5 Grains	12.2	●	●	●
Uncle Tobys VitaBrits Weeties	12.0	●	●	●
Sanitarium Weet-Bix Kids	11.0	●	●	●
MODERATE FIBRE				
Lowan Kids Grizzlies	9.5	●	◢	●
Sanitarium Weet-Bix Fruity Apricot	9.2	●	◢	●
Sanitarium Weet-Bix Fruity Wild Berry	9.2	●	◢	●
Kellogg's Wholegrain Mini-Wheats Blackcurrant Flavour	9.0	●	◢	●
Kellogg's Wholegrain Mini-Wheats Golden Honey	8.4	●	●	●
Kellogg's Coco Pops Coco Rocks	8.1	●	◢	●
Lowan Kids Dinosaurs	8.0	●	◢	●
Sanitarium Weet-Bix Crunch Cocoa	7.4	●	◢	●
EnviroKidz Organic Amazon Frosted Flakes	6.7	●	◢	●
Nature's Way Kids Smart Cocoa Crunch	6.4	●	◢	●
Uncle Tobys Fruity Bites Wildberry	6.4	●	◢	●
Lowan Kids Honey O's	6.2	●	◢	●
Nestlé Milo Duo	6.2	●	◢	●
EnviroKidz Organic Gorilla Munch	5.9	●	◢	●
Golden Vale Choco Chips (ALDI)	5.9	●	◢	●
Nature's Way Kids Smart Honeycomb Crunch	5.9	●	◢	●
Sanitarium Honey Weets	5.5	●	◢	●
Nestlé Cheerios	5.3	●	◢	●
Nestlé Milo	5.3	●	◢	●
Nestlé Nesquik	5.2	●	◢	●
LOW FIBRE				
Golden Vale Honey Wheats (ALDI)	4.9	●	◢	●
Golden Vale Choco Balls (ALDI)	4.4	●	◢	●
EnviroKidz Organic Koala Crisp	3.3	●	◢	●
Golden Vale Choco Pillows (ALDI)	3.1	●	◢	●
Sanitarium Skippy Corn Flakes	3.1	●	●	◢
Lowan Kids Cocoa Bombs	3.0	●	◢	●
New Day Fruity Rings (ALDI)	2.9	●	◢	●
Ecor Chocolate Flavoured Corn Flakes Monkey	2.8	●	●	●
Kellogg's Nutri-Grain	2.7	●	◢	◢
Kellogg's Coco Pops Chex	2.4	●	◢	◢
Kellogg's Froot Loops	2.4	●	◢	●
Barn House Mr Reen's Krispy Organic Choco Crisps	2.2	●	◢	●
Kellogg's Frosties	1.5	●	◢	●
Kellogg's Coco Pops	1.2	●	◢	●
Kellogg's Rice Bubbles	1.1	●	●	◢
Kellogg's Crispix Honey	1.0	●	◢	◢
New Day Choco Rice (ALDI)	0.8	●	◢	●

TOP 10 HEALTHIEST CHOICES

The following breakfast cereals, in alphabetical order, stand out as the healthiest for everyday eating – even if they're not the most exciting.

- **Abundant Earth** Organic Puffed Corn
- **Abundant Earth** Organic Puffed Rice
- **Abundant Earth** Puffed Millet
- **Freedom Foods** Free from Gluten Rice Puffs with Psyllium
- **Generic wheat biscuits**
- **Kellogg's** Wholegrain Mini-Wheats 5 Grains
- **Sanitarium** Puffed Wheat
- **Sanitarium** Weet-Bix
- **Sanitarium** Weet-Bix Kids
- **Uncle Tobys** Shredded Wheat

They're all moderate to high in fibre and comparatively low in saturated fat, sugar or salt. There's a variety of grains to choose from, and we've included the supermarket chains' generic house brands of Weet-Bix look-alikes. These are all healthy choices, and if you're watching your budget they're among the cheapest cereals per serve.

USING THE TABLES

Fibre The cereals are ranked by dietary fibre content, as you should be able to rely on cereal to make a big contribution to your daily fibre needs.

- **Very high** At least 20% fibre (6g per 30g serve)
- **High** 10%-19.9% fibre (3g-5.9g in a 30g serve)
- **Moderate** 5%-9.9% fibre (1.5g-2.9g in a 30g serve)
- **Low** Less than 5% fibre

Saturated fat, sugar and salt We've indicated the levels with traffic lights – red for a lot, amber for OK and green for a little (see Why Traffic Lights?, opposite). The ◢ symbol indicates that the sugar is largely sourced from fruit.

- **Saturated fat**
  - ● Lot = 1.5% or more
  - ● OK = 1.6%-4.9%
  - ● Little = 1.5% or less
- **Sugars**
  - ● Lot = 15% or more
  - ● OK = 5.1%-14.9%
  - ● Little = 5% or less
- **Salt**
  - ● Lot = 600mg/100g or more of sodium
  - ● OK = 121mg-599mg/100g of sodium
  - ● Little = 120mg/100g or less of sodium

TABLE NOTES

(A) All You'll Love Coles cereals will be reformulated from July 2009.

CHOICE ONLINE

We'd love to know which is your favourite cereal. Go to www.choice.com.au/cereals and fill out the online poll.

At the same web address you can also watch a video of the serving size test (see Why Traffic Lights?, right).

- **Kellogg's All Bran** (2.5%) Very high in dietary fibre but also contains 16% sugar and earns an amber light for salt.
- **Kellogg's Crunchy Nut Cornflakes** (2.1%) A newcomer to the top 10 (it's heavily promoted), this cereal has a very modest fibre content but plenty of sugar (32%).

Kids' cereals

In this category we've included all cereals that contain chocolate or are obviously aimed at children via ads or packaging. It's an unfortunate fact that most of these cereals are among the worst for excessive sugar and salt. And while children don't need as much fibre as adults, they still need more than they'd get from many of these cereals. Only two, Sanitarium Weet-Bix Kids and Uncle Tobys VitaBrits Weeties, can be recommended as everyday cereals. The other 40 in our table contain too much sugar or salt – or even too much sugar *and* salt (such as Kellogg's Nutri-Grain, Kellogg's Coco Pops Chex and Kellogg's Crispix Honey).

Of course, children enjoy sweet breakfast cereals – and there's nothing wrong with them as an occasional treat – but sugar merely provides empty kilojoules, contributing to the growing problem of childhood obesity. And when it comes to salt, Sanitarium Skippy Corn Flakes manages to cram 50% of a small child's maximum suggested intake into just one 30g serve.

Two cereals aimed at children contain artificial colours that have been linked to increased hyperactivity (see our report on supermarket cakes in *CHOICE*, April 2009). Recent research in the UK identified six of these colours. As a result, the UK's Food Standards Agency has proposed voluntary action by manufacturers to stop using these colours by the end of 2009, after which time any foods sold in the European Union still containing these colours will be required to display a warning on the label that "consumption may have an adverse effect on activity and attention in children". In Australia, Kellogg's Froot Loops still contains two of the colours (110, 129) and New Day Fruity Rings (ALDI) contains three (102, 110, 122). ■

WHY TRAFFIC LIGHTS?

Most of the figures we use to compare breakfast cereals in the table come from the nutrition information panel on the label. But when you're shopping it's not so easy to make comparisons and pick the healthiest product, so some food manufacturers provide nutritional information that's more immediately visible.

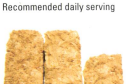
Many cereals now have "thumbnails" on the front of the box that show percentage daily intake (%DI) – the contribution of energy, protein, total fat, saturated fat, total carbohydrate, sugar, fibre and sodium as a percentage of daily requirements for each nutrient provided by one serve of the cereal. But while the recommended serving size is most often 30g it can vary between 14g and 60g, depending largely on the manufacturer's whim. So we ran a reality check.

Fifty-seven consumers, all CHOICE staff, were asked to have breakfast at the office. They helped themselves to any of the 10 top-selling cereals (see How Healthy are the Most Popular Cereals?, page 23) and we weighed how much they poured into the bowl (before adding milk and sugar). On average, men poured 49% more than the serving size recommended on the packet and women took 26% more. Although only a small study, these results suggest that nutritional information based on serving sizes can be unrealistic and therefore misleading.

In the tables we've used an alternative "traffic light" system where saturated fat, sugar and salt are colour-coded as either high (red), medium (amber) or low (green), based on the nutrient composition per 100g. This system, similar to one advocated by the UK's Food Standards Agency, is more objective and makes comparing products at a glance easier. Consumer research carried out by CHOICE and other public health and consumer groups last year found the traffic light system to be more effective than thumbnails in helping consumers to correctly identify healthier food.

CHOICE would like to see traffic light labelling mandatory on all packaged foods.

Recommended daily serving


Average female serving

Average male serving

clinically proven (adj) implies scientific proof, the small trial is not a body of evidence based on robustly designed, published, peer-reviewed clinical trials
dermo-clinical trials; dermo-clinically proven (adj) 1. skin-deep terminology; 2. an invention of the advertising industry
in vitro testing (n) any testing done within a glass container
nutrilieum (n) A made-up name designed to sound like a scientific element
proxylane (n) to apply on your side and professional
tetrahydroxypropyl ethylenediamine (n) A virtually unpronounceable term designed to make something sound even more scientific
MOISTURISER

Science fiction

CHOICE is not bamboozled by ads spruiking the benefits of scientific-sounding, 'clinically proven' ingredients – and after reading our findings, you won't be either.

nutshell

- Suggestions of scientific proof that a product works make advertising claims appear more plausible and people more likely to buy.
- Use our examples to help distinguish between genuine and trumped-up science.

"Science sells" is increasingly replacing the old mantra of "sex sells", at least when it comes to advertising and marketing personal care products. Flick through the ads in women's magazine these days and you could almost be reading a medical journal, with terms such as "clinically proven", "dermo-clinical trials", "in vitro testing" and impressive-sounding chemical names bandied around. Pharmacy and supermarket shelves are crammed with cosmetics that promise to wage war on wrinkles, and the minuscule print on the packaging invariably claims some scientific basis. There are even references to so-called clinical trials, with subject numbers and results – all that's missing is the test-tube-wielding boffin in the lab coat.

Do these fancy claims have any substance or are consumers simply being seduced by a sophisticated new form of marketing dressed up as science? CHOICE looks at some of the tricks of the trade and the regulations in place to keep the advertisers in check.

Regulation of marketing claims

It's not just cosmetics that use science to sell – complementary medicines also like to play up their scientific credentials. It seems "natural" and, by implication, "healthy" and "safe" just don't cut it as selling points anymore. However, these companies are on a tighter rein than cosmetics when it comes to advertising claims.

There is an excellent Therapeutic Goods Advertising Code that spells out the kinds of claims that can be made about therapeutic goods, such as drugs, medical devices and herbal and complementary medicines. There are also various industry self-regulatory codes. Anybody who believes an ad or marketing material (including information on the internet, but not on product packaging) breaches the code can lodge a complaint with the Complaints Resolution Panel (CRP).

In Australia, anything claiming to have a therapeutic effect must be either listed or registered with the Therapeutic Goods Administration (TGA).

- **Listed** products have to demonstrate they are relatively safe to use and produced according to good manufacturing practices.
- **Registered** products must meet the above criteria and also have substantial proof they work.

Most herbal and complementary medicines prefer to go the way of listing rather than registering: it's a lot cheaper, they don't have to undergo the scrutiny of rigorous clinical trials and in some cases they can rely on clever marketing to convince consumers of their effectiveness. Some companies do undertake clinical trials, although all too often they're small and short-term, and not necessarily of good quality.

One of the CRP's bugbears is the use of the term "clinically proven" in ads for listed complementary medicines (to use the term, a product must be registered). After many complaints about the use of "clinically proven" in the marketing material for one such product, the CRP felt compelled to point out that the use of the term in advertising "should not even be contemplated unless unequivocally supported by robustly designed, published, peer-reviewed clinical trials which have been conducted upon the product being advertised or an identical formulation".

It went on to explain that the claims must also take into account all evidence for a particular product, not just one or two trials – so, if a majority of trials show something has no effect, the advertiser can't highlight the few that did. The Complementary Healthcare Council, the leading industry association for companies that sell complementary medicines, duly reported this to its members in September 2008. We await the outcome with interest.

Regulating claims for cosmetic products

Cosmetics companies aren't bound by the advertising regulations for therapeutic products because they're not considered therapeutic. Such a product is defined in several ways, including that it's used in "influencing, inhibiting or modifying a physiological process in persons…"

However, the line between cosmetics and therapeutics has become increasingly blurred with the popularisation of the concept of "cosmeceuticals" to describe cosmetics that have more than just a temporary cosmetic effect. Anti-ageing creams and lotions often fall into this category.

The trouble is, once they start claiming to have more than a cosmetic effect they run the risk of meeting the definition of a therapeutic good, and fall under the jurisdiction of the TGA. So in ads and marketing, they imply, rather than clearly state, that the effect is more than just cosmetic.

A few have gone too far, and therapeutic claims have been brought to the attention of the CRP. Obviously, it's easier for the company to modify its claims, rather than go through the process of listing or registering the product, and most agree to do this. In any case, the original ad exposure probably boosted sales, so the damage or the benefit, depending on your point of view, has already been done.

A rap on the knuckles

Professor Alastair MacLennan of the University of Adelaide's department of obstetrics and gynaecology complained that ads published in 1999 for Novogen's Promensil Menopause red clover isoflavone tablets misrepresented published data on its safety and efficacy, objecting in particular to the use of terms such as "scientific evidence", "proven studies" and "proven in clinical trials". In 2000 the CRP requested Novogen withdraw these ads, pending further and better quality evidence for its effectiveness – which the company did.

In 2008 the prominent public health advocate Dr Ken Harvey was concerned that Promensil's website contained claims it "relieves the symptoms of menopause" along with allusions to clinical trials and proven efficacy and complained the weight of evidence didn't support these claims. The CRP agreed, and thought that at best the company could claim the product might relieve symptoms in some people. The company was advised to modify its website, which in mid-April said: "Promensil has been shown to have the potential to: Relieve the symptoms of menopause…" But it still contained the terms "proven efficacy" and "clinical trials efficacy" that help create an impression of scientific legitimacy.

That's just the Australian website. Choose its UK website from the portal instead and you get: "For natural, clinically proven relief from menopausal hot flushes and night sweats."

Dr Harvey is critical of the regulation of complementary medicines in Australia, including the complaints system for reporting inaccurate claims. He says the various bodies involved can reach different conclusions about the same advertisement (if it appears in different media) and the independent CRP is under-resourced, overloaded and lacks effective sanctions. It even lacks resources to follow up its own determinations, making them easy to ignore. And the loser in all this is the consumer. >

Some companies undertake clinical trials, but they're often small, short-term and not necessarily of good quality.

SELLING THE DREAM

When, how and why did science become the new sex? Cosmetics ads in the 1980s started to include high-tech references to clinical trials and fancy chemicals. Meanwhile, the increasing presence of science in popular culture has taken it out of the lab and into the mainstream – think *MythBusters*, Al Gore and Dr Karl Kruszelnicki – while the internet has made it much easier to find out "why is it so?"

As the community becomes less science-phobic, advertisers have exploited science on a whole new level, using science that people can sort of understand to add respectability to products in a crowded marketplace. An ad that can "prove" a product works thanks to scientific-sounding tests and ingredients seems to give this product an edge over its competitors.

However, people claim to be sceptical of science used in advertising. One large survey found that more than half the respondents thought the scientific claims used in cosmetics ads weren't accurate, and fewer than one in 10 thought they were completely truthful. More in-depth research found that the use of pseudoscientific language caused people to react negatively towards the ad and product advertised. Whether any of this affects people's shopping habits is a different matter: evidence from research suggests it doesn't, and those ads just keep on coming.

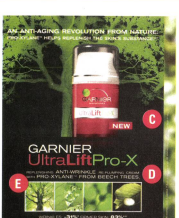
Ad man and commentator Adam Ferrier told us: "These claims work because people use them to help justify a decision they have already made at an emotional level. For example, a woman will purchase a face cream that promises to reduce wrinkles based on emotion – in this case probably vanity. However, she needs to justify to herself that she has made the right decision and will therefore look at the scientific claims to rationalise her decision.

"Because there is a strong desire to purchase (vanity), the scientific claim doesn't have to be very strong for the person to justify the purchase to themselves. They're willing to go along with it – even though, when pressed, they probably know that the science behind the scientific claim is often very weak."

More information If you see an ad for a cosmetic product or a complementary medicine you think stretches the limits of the claims it can make, email us at ausconsumer@choice.com.au, or the CRP. For more information and a link to the advertising code, see the Complaints Resolution Panel's website: www.tgacrp.com.au.

Claims under the microscope

É A L
DERMO-EXPERTISE
Radiant tinted effect + anti brown spot action.
Radiance recaptured!
AGE RE-PERFECT
Pro-Calcium
INNOVATION: Radiance Enhancer Restoring Care
Radiance + Anti-spots
Even and radiant complexion
Anti brown spot action
- Vitamin C$ + Sun Protection
- 23% reduction* of brown spots
Mineral micro-pigments instantly tint and illuminate
FROM AGE 60, SKINCARE FOR VERY MATURE SKIN
L'ORÉAL PARIS



A clinical study on 20 women

B Dermo-clinical test on 35 women.

B **Dermo-clinical tests on 44 women

B ***Dermo-clinical tests on 40 women

C In vitro tests

B *Dermo-clinical grading

C *** Test in vitro.

D **Auto evaluations on 48 women

E PRO-XYLANE™

A One clinical trial does not "clinically proven" make

Trilogy rosehip oil was "clinically proven" to have several marvellous benefits in one eight-week trial of 20 people. We don't dispute the trial results – although, when you think about it, the "79% of users", which is 15.8 out of 20 people, is an odd number to report. But with only one small trial, and no suggestion of any other evidence of its effectiveness, it certainly doesn't meet the TGA's requirements for the use of the term "clinically proven" (see Regulation of Marketing Claims, page 26).

B Skin deep terminology

Use the word "clinical" in an ad, and you get instant science cred. Make it longer, by adding "dermo" and it sounds really, really medical. The irony is that "dermo-clinical" seems to be an invention of the ad industry, and the term is yet to be adopted in the scientific and medical fraternities.

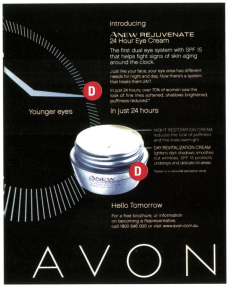
C Meanwhile, back in the real world…

"In vitro tests" sounds scientific, drumming up images of labs brimming with test tubes and microscopes. And of course that's what in vitro is: tests that take place within glass, for example in a test tube or petri dish. In the case of cosmetics, particularly anti-ageing creams, the tests are done using specific active ingredients on skin cultures or cellular components. While they may be shown to have a demonstrable effect, this won't necessarily translate to use of the product as a whole: other ingredients may interfere with the active ingredient, it may be very diluted in the final product, and many substances, simply can't penetrate the outer layer of skin.

D A few people reckon it works does not equal proof

The key to proper scientific trials is objectivity. If a product is going to show any effects, these should be objectively measured: for skin tests this usually involves photography or silicone moulds of wrinkles taken before and after treatment.

"Perception" is not measurement, and a "consumer perception study" is not objective. A "self-evaluation" – asking users if they thought the product was effective – is not objective. A "self-evaluation of 28 women over 4 weeks", as L'Oréal boasts on one face cream package, is not only non-objective, but 28 women is not very many, and four weeks isn't a very long time. All things considered, we'd take these claims with a grain of salt.


Introducing
ANEW REJUVENATE
24 Hour Eye Cream
The first dual eye system with SPF 15
that helps fight signs of skin aging
around the clock.
Just like your face, your eye area has different
needs for night and day. Now there's a system
to address both.
Younger looking skin: 70% of women saw the
look of fine lines softened, shadows brightened,
puffiness reduced.*
Younger eyes
in just 24 hours
NIGHT RESTORATION CREAM
DAY REVITALIZATION CREAM
Hello Tomorrow
AVON

D In just 24 hours, over 70% of women saw the look of fine lines softened, shadows brightened, puffiness reduced.*

D *Based on a consumer perception study.

E Nutrileum

F Test done in laboratory after applying shampoo, , conditioner and serum vs standard shampoo.

E THPE[ub]

E (d) Tetrahydroxypropyl Ethylenediamine.

G (a) Cosmetic lifting effect.

E Tetrahydroxypropyl Ethylenediamine by any other name would not smell as sweet

Cosmetics companies love telling us about the magic ingredients in their products, and something you've never heard of or can't pronounce must be good. But possibly even better is a secret trademarked name, such as Pro-Xylane or Nutrileum, implying it's so secret and fantastic they don't want their competitors to know what it really is.

F Apples and oranges

"Hair is 4x smoother" than what? Read the fine print and you'll see they're comparing the shampoo plus conditioner plus serum against a shampoo alone. Is this a fair test?

Shampoo strips sebum, a natural lubricant, from hair. This makes the hair cuticle rough and hair tangles more readily. Conditioner deposits a coating on the hair that smooths the cuticle and reflects light, so your hair looks shiny and is easy to comb through.

So it's not surprising that their test combination produced superior results to shampoo alone. But most conditioning combinations would probably do the same.

G As flimsy as a RoC

The British Advertising Standards Authority demanded that an ad for RoC Complete Lift similar to this one be pulled on the basis that it was misleading for consumers. Despite the fine print stating that the "measurable lift" was only cosmetic, rather than physical, the authority felt consumers wouldn't appreciate the difference.

This hasn't stopped the company using this ad here in Australia, however. What we particularly love, apart from the fine print that seemingly negates every implication of the large print and imagery, are the details about the clinical evaluations.

So what does the (cosmetic) measurable lift of up to 2mm really mean? According to the fine print, the facial contour results averaged a 0.7 mm "lift", and results of 2mm were obtained from only three of 18 people. For eyelids an average 0.8 mm "lift" was obtained, and only four of 29 subjects had results in the order of 2mm. At $50 a pop, would you be tempted to try this cream? The answer depends on whether you're swayed more by the dominant text and imagery, or the itty-bitty fine print. ■

Global roaming

CHOICE's international travellers want good in-flight service, but they're equally keen to get the right flight at the best price.

nutshell

- Value for money and a convenient schedule are the most common reasons for choosing airlines for international flights.
- Budget airlines have changed how passengers define "value for money".

One bright spot on the gloomy financial horizon is competitive pricing for international flights, as more airlines battle it out in a tightening market.

CHOICE's recent survey of nearly 3500 respondents who had flown on international flights in the past three years indicates that convenient flight schedules, a good standard of service and value for money are the top reasons for selecting an airline. With the Australian debut in July of Delta Air Lines, which has negotiated an interline agreement with Virgin Blue's trans-Pacific offshoot, V Australia, a price war will be waged between the newcomers and established carriers Qantas, United Airlines and Air New Zealand.

At the time of our last survey of international travellers (*CHOICE*, June 2007), budget airlines Jetstar and Virgin Blue were new carriers on the international scene, but both have since intensified competition on the limited routes they fly. While no-frills budget airlines are usually good value for shorter domestic getaways, they're not as appealing for international flights, when a better menu, seat comfort, service and in-flight entertainment help relieve the tedium and discomfort of long hours in the air. Nevertheless, Jetstar and Virgin Blue are now significant players in the current international market; our survey reveals that over the past three years, about 5% of respondents chose Jetstar economy for their international flights and 3% chose Virgin Blue.

What do passengers look for?

Although a high standard of service and value for money are still key determinants of which international airline consumers choose, our survey found travellers also give precedence to carriers with the most convenient

SATISFACTION WITH INTERNATIONAL AIRLINES

Airline (in order of overall satisfaction; followed by number of respondents, with 2007 figure in brackets)	Overall satisfaction (%)	Value for money (%)	Check-in procedure (%)	In-flight service (%)	Seat comfort (%)	Ability to get a convenient flight (%)	Booking process (%)
Singapore Airlines 355 (224)	78 [78]	74 [74]	77 [76]	80 [81]	69 [71]	76 [75]	82 [78]
Emirates 188 (114)	69 [74]	74 [77]	71 [75]	74 [77]	62 [66]	74 [78]	79 [80]
Air New Zealand 124 (108)	69 [72]	73 [71]	68 [69]	73 [72]	63 [67]	71 [73]	79 [78]
Cathay Pacific 97 (67)	67 [66]	68 [68]	74 [70]	73 [69]	56 [56]	72 [72]	78 [74]
Malaysia Airlines 95 (63)	65 [69]	69 [71]	66 [68]	71 [69]	58 [60]	69 [70]	74 [75]
Virgin Blue 73 (A)	65	73	61	63	57	67	75
Qantas 764 (676)	59 [63]	59 [60]	63 [67]	63 [64]	51 [54]	63 [66]	74 [73]
Jetstar 95 (A)	53	68	57	49	49	61	68
Average scores	65 [68]	67 [66]	67 [70]	68 [69]	57 [60]	68 [70]	76 [75]

USING THE TABLE

Respondents were asked to rate the last international carrier they flew with in the previous three years (economy only) from "very satisfied" to "very dissatisfied". The scores were then converted to a percentage.

The figures in square brackets are the results for the 2007 survey.

TABLE NOTES

(A) Jetstar and Virgin Blue were not included in the 2007 survey results because of their small sample sizes.

REASONS FOR CHOOSING AN INTERNATIONAL AIRLINE

Airline (in order of standard of service; followed by number of respondents, with 2007 figure in brackets)	Good standard of service (%)	Easy to book (%)	Frequent flyer points (%)	Familiarity or habit (%)	Best flight schedules (%)*	Safety record (%)	Value for money (%)
Singapore Airlines 457 (291)	62 [62]	24 [26]	18 [20]	21 [25]	41	25 [25]	41 [44]
Emirates 276 (176)	51 [52]	27 [23]	14 [13]	17 [14]	38	18 [10]	58 [55]
Cathay Pacific 155 (92)	44 [39]	15 [12]	30 [30]	19 [14]	39	12 [21]	47 [42]
Qantas 1118 (1017)	33 [41]	25 [26]	60 [64]	33 [31]	26	30 [37]	16 [17]
Air New Zealand 170 (137)	32 [29]	30 [26]	11 [20]	14 [18]	48	7 [10]	46 [42]
Virgin Blue 80 (A)	28	44	21	18	35	11	73
Malaysia Airlines 150 (94)	26 [39]	16 [14]	9 [5]	11 [13]	39	2 [6]	47 [61]
Jetstar 154 (A)	9	25	20	3	25	9	70

USING THE TABLE

Respondents were asked why they chose the international airline they last flew with and were given a list of reasons from which they chose all that applied. The table shows percentages of respondents who chose each option. The figures in square brackets are 2007 survey results.

The breakdown comprises:

- Economy: 74%
- Premium economy: 3%
- Business: 21%
- First class: 2%

TABLE NOTES

** Best flight schedules was not included in the 2007 survey.*

(A) Jetstar and Virgin Blue were not included in the 2007 survey results because of their small sample sizes.

flight schedules. This option was not offered in our 2007 survey, but has 36% of the respondents flagging it as a common reason for selecting an airline in this recent survey.

Frequent flyer points is also an important reason for choosing an airline, as a relatively high percentage of respondents who flew with Qantas did so because of its frequent flyer program (60%). Respondents also chose to fly with Qantas because of its good standard of service (33%) and safety record, although on both counts, they've lost major ground since the 2007 survey.

Singapore Airlines remains the benchmark airline for overall customer satisfaction, followed by Emirates and Air New Zealand. All three airlines scored well in most attributes, despite demanding a fleftier price tag than the budget airlines, and travellers also found good value for money with these carriers.

Budget newcomers shake up the market

Cheaper doesn't necessarily mean bad, as respondents rated Virgin Blue (VB) average for overall satisfaction (65%). The budget airline was not included in our 2007 survey results due to its fairly recent launch and small sample size.

Despite offering a relatively limited number of international routes, more respondents selected Jetstar and VB for their value for money than any other carrier. Safety record is not as common a reason for selecting either airline, as it is with Qantas and Singapore Airlines.

Jetstar has a definitive edge over VB in offering a wide range of Asian destinations such as Phuket, Siem Reap and Tokyo. By contrast, VB, through its sister carriers Polynesian Blue and Pacific Blue, services international routes to Pacific islands such as Fiji, Samoa, the Solomon Islands and New Zealand. Qantas' recent decision to transfer its NZ domestic routes to subsidiary Jetstar should give VB competition on this route.

With the possibility of trans-Tasman flights being reclassified as domestic routes, fares between Australia and New Zealand could be slashed to domestic benchmark prices as Air New Zealand, Qantas, Jetstar and Pacific Blue engage in a price war.

V Australia, the Virgin Blue offshoot, now offers daily direct flights between Sydney and Los Angeles, and is expected to add Brisbane and Melbourne to its Australia-US flights later in the year. It first took to the skies in February with promotional return flights of just under $1000 – about $500 less than what you'd have paid for a comparable Qantas ticket.

Our respondents rated Virgin Blue, Singapore Airlines, Emirates and Air New Zealand about the same for value for money, while VB's overall satisfaction score is comparable to seasoned fliers such as Emirates, Air New Zealand, Cathay Pacific and Malaysia Airlines (notwithstanding a smaller sample size). This shows that no-frills carriers have an expanding niche in the Australian market.

With Qantas and V Australia rolling out premium economy class for passengers who want more space and attention than economy class offers, but who do not want to pay business class fares, value for money is now being redefined – by consumers.

At a time when passenger volume and tourism revenue are contracting amid intense competition, value for money will turn primarily on price points and how each airline meets the service expectations of the bargain-hunting Aussie globetrotter. ■

HOW WE SURVEY

In November 2008, CHOICE invited 25,000 online and 16,358 magazine subscribers to take part in an online survey of domestic and international airlines – 4625 surveys were completed within the one-month deadline. To participate in the survey, respondents must have travelled by plane in the previous three years. Of the total surveys received, 3486 respondents reported flying internationally within the past three years, of which 2564 flew economy.

We wanted to find out:

- consumers' overall satisfaction with international airlines for international flights.
- which international airlines they chose most and why.
- how the airlines fared in specific attributes compared with our 2007 survey.

Euros, dollars, anything

CHOICE's buying guide will help you keep currency costs to a minimum on your next overseas trip.

nutshell

- CHOICE tells you which fees you can avoid.
- Only one credit card currently has no currency conversion fee.

Bad news for those who have been bitten by the travel bug: overseas currency has become a lot dearer. In the year to April 2009, the Australian dollar fell 25% against the US dollar and 10% against the euro, while appreciating a little against the British and New Zealand currencies. The upshot being that you may get a lot less bang for your buck, depending on your destination. The last thing you want is further costs in the form of exchange rate margins and commissions, but if you wait until you get to the airport before buying foreign cash, that's exactly what you'll get. CHOICE recommends you take a mix of cash and cards to cover expenses and provide a back-up plan. We tell you which companies provide the best products and rates.

Credit cards

Credit cards are accepted almost everywhere for purchases and cash withdrawals. Using data from Canstar Cannex, we've covered hundreds of banks, building societies and credit unions, to calculate the average fees for overseas credit card purchases and cash advances so we can identify the best-value offers. The median credit card charges a 2.95% currency conversion fee, plus a cash advance fee of $4 or 1.5% for withdrawals, whichever is higher. The big five banks generally fall within this price range (see credit card table), while the most expensive providers charge up to 3.4% for currency conversions and a cash advance fee of up to $5.95 or 5%.

The table lists the only credit card with no currency conversion fee – GE Money's Clear Advantage MasterCard absorbs the MasterCard charge so the exchange rate you get should be close to market wholesale rates. It also has no cash advance fee or annual fee. But, as with all providers, daily interest applies to cash advances until you pay your bill. Some companies, including GE Money, don't charge interest if you pre-load enough money to your account, so check with your card provider.

Cash

Paying with plastic may not be an option in some places. Make sure you have enough cash to pay for a few days' expenses, and a taxi, meal and hotel room when you arrive.

Banks usually give competitive exchange rates and fees. To buy $1000 worth of foreign notes, you'd generally pay about $25 in fees and commissions, roughly 2.5% above market exchange rates on the day. You might save a few dollars by comparing exchange rates between; some give existing customers a fee discount.

Place your currency order about a week before your trip (allow longer for exotic currencies). Fees and exchange rate profit margins at the airport are up to 8%, so buying $1000 of foreign notes could cost you $80. Some airport providers give better rates if you order in advance – Travelex offers an exchange rate similar to banks' if you order online at least two days in advance. However, If you wait until you arrive at the airport, and use your credit card to buy the currency from Travelex there, you'll pay much more.

SAFE TRIP, SAFE $$

- **Buy travel insurance** Check out our buying guide at www.choice.com.au/money.
- **Take a mix of paying options**, including cash and cards.
- **Don't keep all your money in one place.**
- **Ask your financial institution how best to access your money** Will you need a credit card PIN?
- **Find out what's accepted**, especially in remote destinations – pack some US dollars as a contingency.
- Check out **www.smartraveller.gov.au**.

ATM and debit cards

Most banks, building societies and credit unions offer ATM cards that can be used for international purchases and cash withdrawals. Unlike credit cards, which offer interest-free days, the debit card transaction is deducted straight from your bank account and you won't be charged interest for cash withdrawals unless you overdraw your account.

The big banks generally apply a currency conversion fee of 2%-3% to overseas debit card transactions – see the debit card table. A further $4-$5 for ATM withdrawals usually applies, as well as possibly foreign ATM owners' fees, so the fees for making lots of small withdrawals can really add up. There are accounts with no fee though, such as with NAB Gold Banking – so check your bank, building society or credit union's policy.

Prepaid travel money cards

These cards are offered by banks including ANZ, Commonwealth and HSBC, and by Travelex. Before leaving, you pay money into the card account and you use it for purchases and cash withdrawals as per a debit or credit card. These cards can be replaced if lost or stolen.

The major difference between prepaid cards and debit/credit cards is their fees. Some costs aren't immediately apparent, such as margins built into the exchange rates applied to transactions. While you won't pay an annual fee or interest, you will pay:

- exchange rate margins when you load and close the card: these are not specifically disclosed by the providers and vary from day to day
- fees to load the card: 1%, or a flat fee of up to $11
- ATM withdrawal fees: up to $3.75
- an exchange rate conversion fee when you use the card: from 5.95% to 8.45% when the withdrawal is in a currency other than what you loaded to the card
- if you reload or close the account, further fees apply.

Dynamic currency conversion (DCC)

Not really as exciting as it sounds, DCC just means a hotel or shop in London or Lisbon offers to charge your card in Australian dollars, rather than sterling or euros. The potential problems are twofold. First, the exchange rate offered by the foreign hotel or shop probably includes a profit margin for them. The exchange rate is unlikely to be as competitive as the rate your bank or credit card provider would apply to the transaction. Secondly, if you're using plastic, you may be charged a second fee by your credit card company, as some charge for cross-border purchases, even those in Australian dollars. We suggest you pay in the foreign currency instead and let MasterCard or Visa apply their more competitive exchange rates.

Travellers' cheques

They probably seem a little outdated now, given most of us have credit and debit cards. However, some people like to carry travellers' cheques as a back up, since unlike cash, they can be replaced by the provider if lost or stolen. If you don't use them, some foreign exchange providers will refund the cheques at no extra cost.

Check the fees and commissions that apply. Getting your currency in travellers' cheques costs more than cash due to the insurance element that's built in. And a second set of fees may apply when you go to cash the cheques in overseas banks and exchanges. ■

When travelling overseas it's best to take a mix of cash and cards.

DEBIT CARD FEES FOR OVERSEAS TRANSACTIONS

Big five banks	Account	Currency conversion	ATM withdrawal ($)	Purchase fee ($)
ANZ	Everyday Visa Debit	3.00%	5.00	2.00
Commonwealth Bank	Complete Access	2.00%	5.00	1.00
NAB	Classic Banking	2.00%	4.00	0.00
St George Bank	Complete Freedom	2.50%	5.00	0.00
Westpac	Choice	3.00%	5.00	0.00
DATA FOR ALL CREDIT CARD PROVIDERS				
Minimum		0.00%	0.00	0.00
Maximum		3.65%	12.50	5.00
Median		2.00%	4.20	0.60

Source: www.canstarcannex.com.au and the banks, updated April 2009.
ATM withdrawals and debit card purchases may be charged as a flat fee or a percentage; this table shows the flat ($) fee as per standard practice. The currency conversion fee is additional and applies to all foreign transactions.

CREDIT CARD FEES FOR OVERSEAS TRANSACTIONS

Company	Card	Currency conversion	ATM cash advance ($)	ATM cash advance	Branch cash advance ($)	Branch cash advance
CREDIT CARD WITH NO CURRENCY CONVERSION FEE						
GE Money	Clear Advantage MasterCard	0.00%	0.00	0.00%	0.00	0.00%
BIG FIVE BANKS						
ANZ	First	3.00%	4.00	2.00%	4.00	2.00%
Commonwealth Bank	Visa with Awards	2.95%	4.00	1.25%	4.00	1.25%
NAB	Standard Visa Card	2.50%	4.00	1.50%	4.00	1.50%
St George Bank	No Annual Fee Card – Visa	2.50%	1.25	1.50%	1.25	1.50%
Westpac	Low Rate Visa Card	2.00%	2.50	2.00%	2.50	2.00%
DATA FOR ALL CARD PROVIDERS						
Minimum		0.00%	0.00	0.00%	0.00	0.00%
Maximum		3.40%	5.95	5.00%	30.00	5.00%
Median		2.95%	4.00	1.50%	5.00	1.50%

Source: www.canstarcannex.com.au and financial institutions, updated April 2009.
In addition to the currency conversion fee, cash advances are usually charged as a flat fee, or a percentage, whichever is higher.

Casualties of the pesticide war

Our CHOICE investigation reveals many chemicals freely available in Australia are no longer registered in Europe because of safety concerns.

nutshell

- Synthetic pyrethroids have long been hailed a safer option to organophosphate pesticides, but several studies show they can adversely affect the health of future generations.
- The Australian regulator's permissive, wait-and-see approach to pesticide regulation is out of step with global best practice.

Cockroach baits, termite and ant treatments, household surface sprays, flea shampoos and head lice treatments are just some of the products we regularly use in our battle against household pests – but many contain ingredients that could seriously affect our health and that of our children.

The downside of keeping your home pest-free is that chemical residues can linger in the air and soil, and on floors, carpets and indoor surfaces, where we can breathe them in or absorb them through the skin. Some chemicals can have immediate and acute poisoning effects, while others can accumulate and remain in our bodies for years, adding to our chemical load every time we give the kitchen surface a spray or the ant nest a dusting.

CHOICE found many chemicals no longer registered in the European Union (EU) or soon to be removed – either because they were deemed to pose a risk or insufficient information was provided to permit their use – are widely used in household insecticides in Australia (see table).

If it's for sale, it must be safe?

Simply because a pesticide is available for sale doesn't automatically mean it's safe. "There is a reason the words 'insecticide' and 'pesticide' rhyme with 'genocide' and 'homicide' – they're all words about killing things," says environmentalist and author Tanya Ha in the CHOICE book *The Australian Green Consumer Guide*. "Numerous now-banned pesticides were once thought to be safe to use, but have since been implicated in many cases of cancer and other health issues."

However, currently registered pesticides still include substances known or suspected to cause cancer, neurological and reproductive problems, whether individually or as combination of compounds. For example, the pesticide endosulfan is banned in more than 50 countries but still permitted for use in Australia on various fruits and vegetables.

The products pictured (opposite) all contain chemicals that are no longer registered in the EU, and while we cannot state with certainty the reason why, even the fact there's insufficient data for that chemical should surely be reason enough to avoid it.

Some Australian insecticides contain suspected endocrine-disrupting chemicals (EDCs), a particularly nasty group of compounds (see box, page 36).

The problem in Australia is that our regulatory authorities regularly fail to adopt the precautionary principle when it comes to approving chemicals for use here.

HOUSEHOLD CHEMICALS

Chemical	Class / family	Approved for use in EU?	Registered for use in Australia?	Examples of household products containing chemical as active ingredient
Chlorpyrifos	Organophosphate	No	Yes	Cockroach baits, ant killer
Malathion/maldison	Organophosphate	No	Yes	Insect killer
Allethrin	Synthetic pyrethroid	No	Yes	Mosquito zappers and coils
Bioallethrin	Synthetic pyrethroid	No	Yes	Insect surface sprays
Bioresmethrin	Synthetic pyrethroid	No	Yes	Insect surface sprays
Permethrin	Synthetic pyrethroid	No (A)	Yes – marked for review	Fly and mosquito surface sprays, flea killers, pet shampoos and flea collars
Fenoxycarb	Carbamate	No	Yes	Flea and cockroach bombs
Pyriproxyfen	Pyridine	No	Yes	Cat flea collar

(A) Insect products are no longer on the market; veterinary products will be removed by October 2009.

ILLUSTRATION BY CHECHEN KAI CHANG

Deregistered there, permitted here

The EU is widely recognised as the world leader in chemical regulation, employing a systematic approach to reappraising chemicals to ensure public health. For this investigation, CHOICE collaborated with Jo Immig, environmental scientist, author and coordinator of the National Toxics Network, who waded through pages of lists of chemicals to find which are no longer registered in the EU. "The EU information is almost impenetrable," she says, "as if it were deliberately obscured so ordinary people can't make sense of it easily."

The European Union has no list as such of deregistered products, only a "non-inclusion" list, buried in annexes and very difficult to find. For the purposes of this investigation, we focused only on chemicals the EU has not approved for use in biocidal products. This includes pest control products such as insecticides.

Combing through this list, it is not easy to find out whether a chemical has been deregistered due to its potential effects on human health or the environment, as the list also includes chemicals for which no complete dossier is available. This is probably to avoid creating a list of banned products.

Did you know ?

CLASSES OF CHEMICALS

Organophosphates

Organophosphates inhibit an enzyme, cholinesterase, required for normal nerve function in their target pests. They are more toxic than pyrethrins, pyrethroids and carbamates. Organophosphates such as chlorpyrifos and malathion/maldison are used in domestic pest control products in Australia. Chlorpyrifos has been banned in the US for domestic use since 2000, after authorities found unacceptable risks to children's neurological and behavioural development. In 2007, under its Biocidal Products Directive, the EU decided to remove from the market pest control products containing chlopyrifos.

Pyrethrins

Pyrethrins and their synthetic derivatives, pyrethroids, also interfere with the nerve function of their target pests. Because of their low toxicity to humans and other mammals, synthetic pyrethroids such as allethrin, bioresmethrin and permethrin have long been hailed as safer alternatives to organophosphate pesticides. However, recent studies have highlighted problems with their long-term safety and endocrine disruptive effects.

Carbamates

Carbamate pesticides also work by inhibiting cholinesterase. Various carbamates are used in domestic pest control. In Australia, fenoxycarb is commonly found in ant killer and roach bombs. However, in the EU, insecticides containing fenoxycarb have not been approved for use in such products since September 2006.

Europe leads the way

In 2006 the newly created REACH (Registration, Evaluation, Authorisation and restriction of CHemicals) legislation created a single system for both new and existing chemicals, replacing 40 pieces of legislation that existed within the EU member countries. This system requires chemical manufacturers and importers to submit to the regulator a registration dossier that includes technical and safety data for each substance, new or existing (unless it's specifically exempted).

"No data, no market" is a key principle of the European legislation, which means if a manufacturer or importer opts not to provide all the required toxicological assessments for a certain substance, it will no longer be included on the list of registered chemicals.

Australia lags behind

Australia's approach to chemical regulation is very different from Europe's and involves a multitude of authorities at various levels of government. The Australian Pesticides and Veterinary Medicines Authority (APVMA) is responsible for regulating pesticides. On its website, APVMA assures consumers that new products are subject to "a rigorous scientific assessment" process before they are registered.

Older, registered chemicals undergo a review, but only if new information suggests there's a risk. And the review process can drag on for years. For example, oganophosphates diazinon, chlorpyrifos and malathion/maldison have been under review for 10 years or more, despite suspicions about their safety.

Permethrin has just made it onto the list of chemicals for review in household chemicals, which could take years. Meanwhile, veterinary products and insect repellents containing permethrin will no longer be >

Chemicals undergo a review if new information suggests there's a risk, but the review process can drag on for years.

ACTIVE CONSTITUENT: 40.4g/kg d-ALLETHRIN (EACH MAT HAS 40mg/ MAT d-ALLETHRIN)
ACTIVE INGREDIENTS: 2.7g/kg TETRAMETHRIN 1.0g/kg PERMETHRIN
ACTIVE CONSTITUENTS: 10.0g/kg PERMETHRIN 0.77g/kg FENOXYCARB
2.09 g/kg BIOALLETHRIN
0.39 g/kg BIORESMETHRIN
ACTIVE CONSTITUENT: 30g/kg CHLORPYRIFOS (An anticholinesterase compound)
3.0g/L PYRIPROXYFEN, 400 g/L PERMETHRIN 40:60

▲ Some examples of products CHOICE found in a few Sydney shops with active ingredients no longer registered (or soon will be deregistered) in the European Union. There are many more.

< permitted in the EU from October this year. Befenthrin and bioresmethrin were reviewed by APVMA and a decision made to continue to allow their use in Australia. Neither are registered in Europe.

Questioned about the slowness of its review process, APVMA told us it had, as an interim measure, "significantly dealt with concerns" that led to the review of chlorpyrifos and malathion/maldison. In 2000, the concentration and package size of chlorpyrifos-containing products was restricted for household use, and the concerns that led to the review of malathion/maldison (toxicity of its breakdown products) had been "substantially addressed" and the number of registered products reduced. Neither review, however, has been finalised and products containing these chemicals, such as cockroach baits and insect killers, are still on the shelves. Why not err on the safe side and ban these chemicals altogether in products for household use?

Experts CHOICE contacted agree our regulatory approach needs to change. "Current regulatory practices give chemical manufacturers the benefit of the doubt," says Dr Alison Bleaney, a Tasmanian GP and environmental campaigner. "Substances can be removed from the market only if their health impacts can be demonstrated with scientific certainty. This burden of proof needs to be shifted as products should not be on the market until they can be proven to be safe."

Dr Liz Hanna from the Public Health Association Australia agrees: "When several high quality methodology studies indicate there are health hazards, and chemicals have consequently been withdrawn in other countries, we can't understand why Australia is so slow in responding." ■

CHOICE ONLINE

Go to www.choice.com.au/chemicals for information on how pesticides affect children, as well as other chemicals in your life.

Did you know ?

Which is the least hazardous to humans? At the very top of any label, the signal heading with a hazard warning indicates how poisonous a product is.

- No signal heading indicates the lowest hazard.
- CAUTION means it's a low hazard with some potential for causing harm.
- POISON is the strongest warning, implying it's a moderate hazard with a strong potential for causing harm.

The Australian Pesticides and Veterinary Medicines Authority (APVMA) recently added a section to its website designed to assist consumers to choose a product that's right for them. For more information, go to www.apvma.gov.au/safety/chemicals.

DISRUPTING DEVELOPMENT

Endocrine-disrupting chemicals (EDCs) disrupt the network of glands and organs in the human body that secrete hormones which regulate growth, metabolism, reproduction and physiological functions. EDCs can mimic or block a hormone, which is of particular concern for unborn babies as their development depends on availability of certain hormones at certain times.

EDCs have been linked to health problems ranging from acute childhood leukaemia and other cancers to neurobehavioural effects, such as attention deficit hyperactivity disorder (ADHD), as well as effects on the reproductive and immune systems.

Speaking at the 2007 Consumers International World Congress in Sydney, Dr Michael Hansen, a US ecologist and expert on pesticides, named 57 pesticides of concern as endocrine disruptors, including allethrin, permethrin, bioallethrin, chlorpyrifos and malathion. "New studies show adverse effects at very low levels of exposure," he said.

These are the conclusions from the studies.

- Various types of insecticide exposure (during pregnancy and early childhood) may be a risk factor for childhood acute leukaemia. Insecticidal shampoo treatment for head lice was also associated with childhood acute leukaemia.
- Detectable levels of chlorpyrifos were present in about two-thirds of blood samples taken from mothers and newborns at delivery in households where this organophosphate pesticide was used during pregnancy. At age three, highly exposed children scored lower on psychomotor and mental development indices; previous experimental work had shown links between chlorpyrifos exposure and neurocognitive developments in rats.
- Residential use of pyrethroid pesticides represents the most important risk factor for children's exposure to pyrethroid insecticides.
- Ingestion of permethrin in house dust contributes to children's exposure to this pyrethroid.

CHOICE verdict

Even if the scientific evidence is not yet comprehensive, enough information is available to make us question our assumption that there are "safe" exposure levels of toxic chemicals.

Rather than managing hazardous chemicals merely by restricting where and how they're applied, CHOICE believes Australian regulators should broaden their focus and investigate a chemical's endocrine disruption potential when assessing its toxicity. We urge the Australian government to apply the precautionary principle to all chemicals and place the burden of proof on manufacturers and importers that a chemical is safe, rather than simply giving them the benefit of the doubt.

On test

Home entertainment, whitegoods, household and personal appliances – they're all tested here.

Inside

48 **Pressure cookers**

50 **Car GPS**

58 **Air conditioners**

Plus

38 **Sound bars**

46 **Noise cancelling earplugs**

55 **Garden lights**

62 **Bike lights**

For more product tests go to www.choice.com.au

CHOICE has its own testing laboratories, where experienced technical staff put products through their paces. We use test methods from Australian standards, as well as developing our own in order to match the way consumers use a product in reality. We buy the products we test, to maintain our independence from manufacturers and so that we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

BEST BUY

CHOICE Best Buy CHOICE calls a product a Best Buy if it delivers high quality at a comparatively low price. Not every test report has Best Buys.

GREEN BUY

CHOICE Green Buy CHOICE calls a product a Green Buy if it delivers both good quality and environmental performance at a comparatively low price. Not every test report has Green Buys.

CHOICE Video When you see the CHOICE Video icon, you can find more information about that story at choice.com.au.

Not quite surround sound

Fewer boxes, easier connections, compromised sound.

nutshell

▶ If a room full of speakers and wires puts you off buying a surround sound system, a sound bar may be an attractive alternative – but you'll have to live with some compromises.

▶ Some can create a stereo effect and produce similar effects to a surround sound system, but none can replace a 5.1 surround sound system for immersing you in sound.

A sound bar is a box with a number of speakers inside. It's designed to sit just below your TV screen, and uses clever technology to approximate some of the effects of having speakers placed around the room. Some of the products CHOICE tested also come with a separate subwoofer, which looks after those deep rumbles and loud bangs that make movies more exciting.

There are two types of technology these products use to give a sense of sound coming from a certain direction.

- **Beam forming** This creates narrow beams of sound that can be directed to reflect off the walls or ceiling and give the impression of sounds coming from different places in the room. These sound bars often have a lot of small speakers (42 in the Yamaha YSP-4000) and are best used in rooms with hard surfaces. Too much sound-absorbing material in the room can result in the beams not appearing in the right places (see Setting Up a Sound Bar, right).
- **Head related transfer function** (HRTF) technologies tend to have fewer speakers in the sound bar. They rely on creating auditory signals we associate with different sound locations, to "trick" us into thinking the sound is coming from a specific position. This means they are less affected by hard surfaces and will probably work best in rooms with lots of soft furnishings and carpets.

Setting up a sound bar

Neither of these technologies is very effective in large, open-plan rooms, although the HRTF sound bars may cope a little better. Beam formers are best suited to reasonably symmetrical rooms with hard floors and walls. Regardless of the room type, we found the sweet spot – the point where you get the best sense of sounds coming from different directions – was small for all models. Move away from this position, and sounds can become weird.

The Yamaha YSP-4000 and YSP-600 have automated calibration, which involves placing a microphone in the

PRODUCT	PERFORMANCE					FEATURES					SPECIFICATIONS	
Brand / model (in rank order)	Overall score (%)	Listening panel score (%)	Technical sound quality score (%)	Ease of use score (%)	Standby energy score (%)	Wall mountable / hardware included	Tuner	HDMI inputs	iPod dock	Video switching	Subwoofer model	Subwoofer speaker orientation
Sony RHT-G900	69	66	71	64	83	- /na	FM radio	3		√	na	Left & rig
Yamaha YSP-4000	65	73	72	70	0	√ / -	FM radio	2	√	√	YST-SW225	Down
Yamaha YSP-600	64	66	76	71	0	- /na		2		√	YST-SW030	Down
Denon DHT-FS5	60	50	64	70	51	√ / √		0			na	na
Denon DHT-FS3	56	57	61	66	6	√ / √		0	(A)		DSW-FS3	Right
Samsung HT-X810	55	49	73	60	0	√ / √	FM radio	0			PS-WX810	Right
Yamaha YAS-71	55	49	70	58	15	√ / -	FM radio	0	(A)		YAS-71SPX	Right
TEAC SB03iDV	54	48	70	62	0	√ / √	AM/FM radio	0	√	√	na	Left

USING THE TABLE

Scores The overall score is made up of:
- Listening panel: 30%
- Technical sound quality: 30%
- Ease of use: 30%
- Standby energy: 10%

Features See What to Look For, page 40.

Specifications
- **Subwoofer** freestanding models can be bought separately from the sound bar.
- **Inbuilt** means the subwoofer function is within the bar itself.
- **Subwoofer speaker orientation** is the direction in which the subwoofer points, which may limit where you can put it in your room. Subwoofers that face down output sound in all directions (except up).
- **Multichannel claim** is the number of channels the sound bar can mimic, according to the manufacturer.
- **Internal speakers** gives you some indication of the type of system.

Price Recommended retail, as of March 2009.

listening position and running a short set-up procedure. During our test set-up these models had trouble coping with rooms where the doors positioned behind the unit were open; both placed some of the sound to the left that should have appeared to come from the right. However, once the set-up was done with the doors closed, opening the door didn't appear to cause a problem.

Both Denon models produce sound that is biased to the right. We couldn't find a way of compensating for this (and Denon couldn't help either). Most of the others on test only needed the room size or listening distance to be entered using the remote control and front panel display.

When positioning the sound bars, you should ensure you have enough space in front of or below your screen. If you use a subwoofer, make sure there's enough cable length to allow you to put it in the best position in the room. The Denon DHT-FS3 and Yamaha YAS-71 have proprietary cable connections, which means you can't buy a separate longer cable to give you more latitude when positioning the subwoofer. The Samsung has a wireless subwoofer connection, so you don't have to worry about wires at all. >

What to buy

Sony RHT-G900	$1499
Yamaha YSP-4000	$3299
Yamaha YSP-600	$1099

claim	Internal speakers	Soundbar size (cm, HxWxD)*	Subwoofer size (cm, HxWxD)*	Soundbar weight (kg)	Subwoofer wieght (kg)	Price ($)
	6	50 x 112 x 40.5	Inbuilt	52	Inbuilt	1499
	42	19.5 x 103 x 14	35.5 x 29 x 35	15.7	11.2	3299
	18	12 x 61 x 22	36 x 29 x 31	8.3	10.3	1099
	6	12 x 75 x 13.5	na	5.1	na	999
	6	10 x 85 x 13	38 x 10.5 x 36	4.6	5.4	1999
	2	19.5 x 100 x 16	41.5 x 26 x 33	8	9.1	999
	6	11 x 80 x 10	45.5 x 20 x 41.5	4.9	12.5	999
	10	19.5 x 94 x 14	Inbuilt	11.4	Inbuilt	999

TABLE NOTES

** Rounded to the nearest half centimetre.*
(A) Available as an optional extra.
na Not applicable.
ns Not stated.

HOW WE TEST

Listening panel The sound bars are placed in a typical small lounge room with furnishings and calibrated according to the manufacturer's instructions. Our panel of three expert listeners appraises them for their ability to cope with stereo and 5.1 channel music, as well as 5.1 movies. They pay particular attention to the sound bar's ability to produce an immersive surround sound experience, compared with our reference 5.1 system, which is worth approximately $3000.

Technical sound quality Our testers also place each sound bar in an anechoic chamber and measure its frequency response, total harmonic distortion, subwoofer integration and channel separation. Reflecting panels are used to simulate walls where necessary.

Ease of use Our testers assess the remote control, connections, calibration options, on-screen and front panel displays, as well as the manual and any other instructions that come with the product.

Standby energy They measure the amount of power the sound bar uses when in standby mode.

SOUND AT THE LIMIT

When speakers distort sound it's unpleasant – high notes sound harsh, low notes boomy and voices indistinct or unnatural. Most people begin to hear some distortion at quite low levels, and the bigger the room the louder the volume required to fill it. Unfortunately, as the volume is increased the more likely it is that a speaker starts introducing distortion.

- The best models in this test for loud undistorted sound at a distance of two metres are the Yamaha YSP-4000, Yamaha YAS-71 and the TEAC, and the worst is the Samsung. The Samsung starts to distort when the sound isn't much louder than a loud conversation (69dB), but the better ones can be very loud (89dB) before distortion begins.
- The listening panel was impressed with the Yamaha YSP-4000 because it can project sound so it appears to come from an area much wider than its physical size. They also liked its clarity and even response across frequencies. Unfortunately, it is let down by its subwoofer, which lacks power. The Sony also impressed most listeners, but one panellist found the bass a little too intrusive. It scored well in technical tests and would also be a practical solution if you're looking for a piece of furniture on which to put your TV.
- The panel was not impressed with the Samsung, Yamaha YAS-71 and TEAC because they don't provide a surround sound experience. The Samsung bass is boomy even when turned down and the TEAC has a noticeable hum when it's on. The panellists described them as almost mono or lacking in a sense of space.
- The Denon models sit somewhere in the middle. Their sound is clear and they provide some separation in stereo mode, but they're not nearly as good as a 5.1 surround sound system – see Setting Up a Sound Bar, opposite.

Being loud isn't everything. If the sound bar is not providing a balanced and accurate representation of the recording in the first place, distortion will only detract from an already poor listening experience.

Although the technical testing includes lots of measurements, such as channel separation and frequency response, it cannot measure a subjective response. Our panel was looking to be surrounded by sound, warmth and clarity; if they were left flat, they marked accordingly.

What to buy

69% Sony RHT-G900

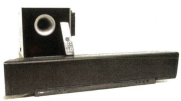
PRICE $1499

GOOD POINTS

- Supplied with a TOSLINK cable.
- HDMI output.
- Very easy to connect to TV, DVD player and other equipment.
- Front panel display can be set so that it is usually off and only illuminates when muted, protected or when the remote control is used.
- FM tuner.

BAD POINTS

- Requires multiple people to carry (four suggested) and unpack (two suggested).
- Many of the remote control buttons and labels are small and closely spaced.
- On-board controls have low contrast labels.



65% Yamaha YSP-4000

PRICE $3299

GOOD POINTS

- Supplied with a TOSLINK cable.
- Auxiliary input accessible from the front.
- Three composite video inputs.
- HDMI output.
- iPod dock.
- Very easy to connect to TV, DVD player and other equipment.
- Very good user manual.
- FM tuner.
- Two-year warranty.

BAD POINTS

- Remote control has some low contrast labels, and the VCR/DVD playback control buttons have a striped background.
- On-board controls are limited to on/off, source and volume.
- Front panel display is not dimmable.

64% Yamaha YSP-600

PRICE $1099

GOOD POINTS

- Supplied with a TOSLINK cable.
- HDMI output.
- Very easy to connect to TV, DVD player and other equipment.
- Very good user manual.
- Front panel display is dimmable.
- Two-year warranty.

BAD POINTS

- On-board controls are limited to on/off, source and volume.

About the rest

- The Denon DHT-FS5 is small and very easy to set up and use, but doesn't come with a subwoofer which limits its bass response.
- The Denon DHT-FS3 has a subwoofer and our listening panel preferred its sound, but like the DHT-FS5 it emphasises sound coming from the right side of the room – see Setting Up a Sound Bar, page 38, for more. Both Denons' come with an optical cable and two-year warranty, but their remote controls have some small buttons and low contrast labels.
- The Samsung has a built-in DVD player and wireless subwoofer. The small diagrams in its manual make seeing details difficult. Its remote has small, closely spaced buttons and grey-on-black labels. It has an FM tuner and comes with an HDMI cable.
- The Yamaha YAS-71 has two 3.9m cables with uncommon plug types connecting the sound bar to the subwoofer, and all inputs are at the rear of the subwoofer, not the sound bar. This may make it difficult to easily position components within the room. It comes with a two-year warranty.
- The TEAC has a constant hum and comes with a sticky paper label on the front, which is very difficult to remove. It has a built-in DVD player and AM/FM tuner, but doesn't have a separate subwoofer and so is very easy to set up. It doesn't have a digital sound input, but does have three analog sound inputs and an iPod dock.

What to look for

A **front panel display** is very handy when you want to listen to music without turning on the TV to see the settings for the sound bar. Look for one that allows you to dim or turn it off when you don't need it; they can be distracting if they're too bright. The Yamaha YSP-600 and YAS-71 are dimmable and the Sony can be set to turn off when not in use.

WHAT TO LOOK FOR

- **Connections** The Denon, TEAC and Yamaha models have a dedicated subwoofer connection, even if they don't come with one. The Sony subwoofer is built-in, and all the Samsung's connections are on its subwoofer. All have both an optical (TOSLINK) and RCA input, so you can connect a DVD player. The Sony, Yamaha YSP-4000 and YSP-600 also have HDMI inputs and outputs, while the TEAC has HDMI output only.
- **Video switching** allows you to pass the video signal through the sound bar to your TV. This is only available on sound bars with HDMI connections, and reduces the number of wires from the DVD player to the sound bar to one and one from the sound bar to the TV.
- **Built-in DVD** The Samsung and TEAC have a DVD player incorporated into the sound bar, which saves space.
- **Wall mountable** All except the Sony and Yamaha YSP-600 can be mounted on a wall. See the table, page 38, for those that come with a kit.
- **Tuner** An incorporated AM/FM radio tuner will save on space and connection clutter.
- An **iPod dock** is handy if you like to keep all your music on one device.

The cold war

If germ warfare is raging in your fridge, you could be the casualty.

nutshell

- Appropriate refrigeration helps reduce the serious risk of food-borne illness. Only CHOICE tests show which models provide good temperature management and cool foods quickest.
- Some refrigerators' labelled energy claims differ from their actual performance.

CHOICE has tested 12 new refrigerators and added them to the table of previously tested models (page 44). Three of the new models used over 10% more than the energy claimed on their label. A difference of up to 10% is accepted between label claims and measured performance, but we are still surprised to see this variation in refrigerators from three different manufacturers.

Unfortunately, only one of the newly tested fridges is included in our What to Buy list, in the 300L-375L range.

Bacteria versus the cold

Since our first issue in April 1960, *CHOICE* has been advising consumers about how to best store and handle cold foods. Experience has shown that a temperature range between 0°C and 4°C for cooled foods and close to -18°C for frozen are optimal temperatures to lessen the chance of food spoilage. Fresh fish, meats and other highly perishable foods with greater micro-organism risk are best kept at 0°C.

When shopping, it's best to transport food that requires cooling or freezing in a thermal bag and put it straight into the fridge or freezer when you get home, to minimise the time it spends in the temperature danger zone – above 4°C and below 70°C.

By cooling food you slow the growth of bacteria; most harmful bacteria grow less rapidly below 4°C. Even thorough cooking or reheating may not destroy bacteria or toxins that grow on food that's been left to sit at temperatures between 4°C and 70°C. There are still more than five million cases of food-borne disease in Australia each year, mostly due to inappropriate storage. To avoid the nasty effects of bacteria, thoroughly cook raw meats, wash raw vegetables, keep raw and cooked foods separate (both in the fridge and on cutting boards) and follow basic hygiene steps.

If you usually add large amounts of food to your fridge or open it often, one thing to look for is a good fresh-food cooling score (see table, page 44), as this is a measure of how fast the fridge can cool the fresh-food compartment. It's also an assessment of how well the fridge recognises that warm food has been put in and therefore needs to increase its cooling effort. Of the refrigerators on test, those with the best fresh-food cooling scores still on the market are the Fisher & Paykel E411T (376L-450L) and E522BRXFDU (451L-525L) with 83% each. >

What to buy

This list includes the best refrigerators in each size range. Best Buys are good performers that are comparatively cheap both to buy and run. Where possible we've included both top (T) and bottom (B) freezers in each size range. The products in the What to Buy list and the table change from test to test, as new products are released and tested, and older models go off the market.

LESS THAN 300L

Whirlpool WR127SW (T)		$759

300-375 L

Fisher & Paykel Elegance E372B (B)	BEST BUY	$1399
Fisher & Paykel Tasman E331T (T)		$1029
NEW **Westinghouse** WBM3700WB (B)		$1269

376L-450L

Fisher & Paykel Tasman E381T (T)	BEST BUY	$1149
Fisher & Paykel Elegance E440T (T)		$1649
Fisher & Paykel Tasman E442B (B)		$1899
Electrolux EBM4307SA (B)		$2639

451L-525L

Fisher & Paykel Elegance E521T (T)	BEST BUY	$1869
Electrolux EBM5107SA (B)	BEST BUY	$2849
Electrolux EBM5100WB (B)		$1899
Fisher & Paykel E522BRXFDU (B)		$2829

MORE THAN 525L, INCLUDING FRENCH-DOOR MODELS

Fisher & Paykel RF610A (FD)		$3599
Electrolux EQE6007DS-NAU (FD)	BEST BUY	$3489
Samsung Cool Tech Plus SRL550DW (B)		$1899
Sharp SJ-F60PC (FD)		$3024
GE GBU20KBRWW (B)		$3999

SIDE-BY-SIDE

Westinghouse WSE6100WA	BEST BUY	$2009
Electrolux ESE6108WA		$2109

B Freezer on bottom.
T Freezer on top.
FD French doors.

Having two independent controls simplifies getting the right temperature balance between your fridge and freezer.

What to buy

Only one newly tested model made it onto our What to Buy list and is profiled below. For profiles of the other models in the list on page 41 see *CHOICE*, November 2008, May 2008, November 2007, May 2007, November 2006, May 2006, November 2005, May 2005, November 2004 and May 2003. You'll also find them in the appropriate month under "Fridges" in the index at www.choiceextra.com.au.

300-375L

74% Westinghouse WBM3700WB

PRICE $1269

Freezer on bottom

GOOD POINTS

- Fairly good temperatures on "mid" setting.
- Controls allow a very good range of temperature combinations.
- Good freezer temperature (can achieve approximately -22°C).
- Very good crisper humidity.
- Available with right- or left-opening doors.
- Moderately quiet relative to other refrigerators.
- Self-closing mechanisms on both doors.

BAD POINTS

- Only OK score (64%) for fresh-food cooling.
- Conventional controls mean that setting the temperatures tends to be trial and error.
- Controls not easy to use.
- No chiller compartment.
- Freezer sliding bins can easily come off their runners.

About the rest

Testers noted the following about the other newly tested models, which are in the table or Missing Models, opposite.

LESS THAN 300L

Both the Westinghouse WTB2300WA and LG GN-253CW have low fresh-food cooling scores which pull down their overall score. They both also have controls that are not easy to use. The LG GN-253CW also has a poor crisper score, the highest noise level and uses over 10% more energy than its label claims.

300L-375L

The Sharp SJ-308N-SL has low temperature performance and fresh-food cooling scores, a poor crisper score and its controls are not easy to use.

376L-450L

The Fisher & Paykel E406B is the quietest of the fridges on test. Neither it nor the Westinghouse WBM4300WB has a chiller compartment. The Westinghouse freezer sliding bins can easily come off their runners. The controls of the Westinghouse, LG GN-422 FW, Mitsubishi MR-420U-W-A and Samsung SR419MSS are not easy to use and the Samsung has a poor fresh-food cooling speed score and its chiller is too warm.

MORE THAN 525L, INCLUDING FRENCH DOOR

The Toshiba GR-YG55DAA and Haier HTMR575SS have poor crisper freshness scores and the controls are not easy to use. The Haier uses over 10% more energy than its label claims

SIDE-BY-SIDE

The Samsung SRS583HDP doesn't have a chiller compartment and uses 10% more energy than its label claims.

FOR PEOPLE WITH A DISABILITY

An occupational therapist from the Independent Living Centre, NSW, assessed the newly tested refrigerators' suitability for people with certain disabilities. See *CHOICE*, November 2008, for previously recommended models.

- For wheelchair users, both the Fisher & Paykel and Toshiba are highly recommended because of their good handles.
- For people with upper limb dysfunction, the Fisher & Paykel is highly recommended because the crisper is easily opened and closed. The Haier is not recommended because it needs fine finger motor skills to use the controls, and the LG GN-422 FW is also not recommended because the crispers are difficult to move and replace.
- For people who experience back pain, the Fisher & Paykel, Westinghouse WBM3700WB and Westinghouse WBM4300WB are highly recommended, whereas the Mitsubishi, Toshiba and Haier models are not recommended because the fresh-food compartment is quite low.
- For vision-impaired people, the Fisher & Paykel has better audio feedback than the other models on test, and the Westinghouse models (except 2300WA) are recommended as they are well lit.
- The Toshiba and Mitsubishi models are easy to use for cognitively-impaired people, even though the controls are partially hidden on the Toshiba. The Westinghouse WBM3700WB and 4300WB are also recommended.

Missing models

CHOICE has now tested so many refrigerators we can't fit them all into one table. To provide information about the best models, we've dropped from the table some that don't perform as well, but are still available in shops. If you see one for a good price and are interested in buying it, check its details under the "Fridges" articles on www.choiceextra.com.au. The missing models are shown here with their price and overall score.

Less than 300L

- **Westinghouse** WTB2300WA, 70%, $669 *NEW*
- **LG** GN-205SQA, 68%, $499 (A)
- **LG** GN-253CW, 67%, $874 *NEW*
- **Samsung** SR244NME, 63%, $699
- **Fisher & Paykel** E249T, 54%, $819

300L-375L

- **Westinghouse** WTB3400WA, 71%, $949 (A)
- **Electrolux** ETM3600WB, 67%, $949 (A)
- **Sharp** SJ-308N-SL, 62%, $1154 *NEW*

376L-450L

- **Westinghouse** WTM4400WB, 73%, $1379
- **Simpson** SBM4300W, 70%, $1319 (A)
- **Electrolux** EBM3800WB, 69%, $1109 (A)
- **LG** GN-422 FW, 69%, $1099 *NEW*
- **Mitsubishi** MR-420U-W-A, 66%, $1119 *NEW*
- **Simpson** STM3900WA, 66%, $1009 (A)
- **Samsung** SR419MSS, 64%, $1399 *NEW*
- **Daewoo** FR-4501W, 62%, $1099
- **Liebherr** CTNesf4613, 55%, $3899

451L-525L

- **Simpson** SBM5100MA, 72%, $1799 (A)
- **Samsung** SR502NXA, 69%, $1399
- **Electrolux** ETM5200WB, 66%, $1689 (A)

More than 525L, including French door

- **Toshiba** GR-YG55DAA, 67%, $1789 *NEW*
- **Haier** HTMR575SS, 64%, $1999 *NEW*

Side-by-side

- **Samsung** SRS583HDP, 69%, $2199 *NEW*
- **Smeg** SR650XA, 69%, $3490
- **Samsung** SRS540HP, 66%, $2199 (A)
- **LG** GR-G227TVS, 62%, $4699 (A)
- **Electrolux** ESE6077SA, 61%, $4299
- **Maytag** GC2225GEKS, 59%, $5279 (A)

(A) Discontinued but may still be available in some shops.

What to look for

REFRIGERATOR CONTROLS

- **Controls** A single control, such as one knob you turn from less cold to more cold, may seem easier to use, but as it sets both the freezer and the fresh-food compartment you cannot adjust one without affecting the other. Most refrigerators have two controls, generally not independent; one is the thermostat and the other is usually a baffle – a flap that directs more cold air either to one or the other compartment.
- **Intuitive labelling** and **simple layout** These are worth considering when looking at refrigerator controls while shopping around. Electronic models (often with some sort of display), might have independent controls; non-electronic fridges usually don't.
- **Independent thermometer** There is no reason these shouldn't come installed by the manufacturer. As long as it is not connected to the internal setting, an independent thermometer allows you to check that the temperature you set is what the fridge delivers. As it is, you'll have to buy your own.

→ Some electronic fridges have relatively **independent temperature management**, with the compartments controlled by separate controls. Having two independent controls simplifies getting the right temperature balance between refrigerator and freezer. Some even allow you to set the specific temperature in °C, so you have a good starting point when you're setting it up. Some also monitor usage so they pre-cool before busy periods, such as when you get home from work or the kids get home from school.

For more on what to look for when buying a refrigerator, go to www.choiceextra.com.au and click on any of the articles under "Fridges" in the index.

HOW WE TEST

Temperature performance Our testers check that you can get an appropriate range of temperatures in the fresh-food and freezer compartments at the same time; assess temperature fluctuations, as even temperatures are an important factor in maintaining food quality; check how uniform the temperature is throughout each compartment; and measure the effect on refrigerator and freezer temperatures when the external temperature changes, such as from summer to winter.
Ease of use Testers consider three main areas: loading/unloading, storage and general versatility; ease of cleaning; and the ease of understanding and using controls to obtain appropriate temperatures in varying external conditions.
Energy efficiency This is tested to the Australian/New Zealand Standard. The tester also checks the energy label required by law to be displayed on new refrigerators.
Fresh-food cooling speed This tests the cooling strength and ability of the fridge to recognise that cooling is needed in the fresh-food compartment.
Crisper freshness The testers also measure how well the crisper keeps unwrapped vegetables from being dried out.

PRODUCT			PERFORMANCE										
Brand / model (in rank order within groups)	Freezer	Number of doors	Overall score (%)	Temperature performance score (%)	Ease of use score (%)	Energy efficiency score (%)	Fresh-food cooling score (%)	Crisper freshness score (%)	Cooling time (hr:min)	Claimed / measured energy use (kWh/year)	Noise level (dB)	Ice made / held (kg)
LESS THAN 300L												
Whirlpool WRI27SW	Top	2	74	75	68	82	58	86	6:14	400 / 433	43	
300L-375L												
Fisher & Paykel Elegance E372B (A)	Bottom	2	77	72	72	84	76	95	4:14	498 / 482	35	
Fisher & Paykel Tasman E331T (A) (B)	Top	2	76	68	71	91	78	90	4:13	407 / 388	36	
# **Westinghouse** WBM3700WB	Bottom	2	74	74	67	84	64	86	5:11	495 / 481	38	
376L-450L												
Fisher & Paykel Tasman E381T (A)	Top	2	79	77	71	90	81	80	3:42	433 / 424	35	
Fisher & Paykel Elegance E440T (A) (B)	Top	2	78	73	76	92	82	73	3:33	476 / 437	36	
Fisher & Paykel Tasman E442B (A) (B)	Bottom	2	76	72	76	84	68	92	4:40	583 / 527	36	
Electrolux EBM4307SA (C)	Bottom	2	75	78	70	81	61	76	5:14	565 / 546	36	
Electrolux EBM4300WB (A) (C)	Bottom	2	74	78	70	79	53	79	5:42	565 / 570	38	
Fisher & Paykel Elegance E402B (A)	Bottom	2	74	72	75	78	59	94	5:24	528 / 561	35	
# **Fisher & Paykel** Elegance E406B	Bottom	2	74	76	75	78	56	80	5:37	564 / 559	30	
Fisher & Paykel Elegance E411T	Top	2	74	63	74	86	83	80	3:29	454 / 478	35	
Samsung SR446NW (C)	Top	2	74	73	70	89	66	63	4:50	472 / 474	38	
Westinghouse WTM4200P (D)	Top	2	74	69	67	90	72	74	4:26	468 / 445	37	
# **Westinghouse** WBM4300WB	Bottom	2	73	70	67	83	69	82	4:40	530 / 529	37	
451L-525L												
Fisher & Paykel Elegance E521T (A)	Top	2	78	76	72	89	82	75	3:24	508 / 496	35	
Electrolux EBM5107SA (C)	Bottom	2	77	80	70	89	58	83	5:13	589 / 510	36	
Electrolux EBM5100WB (A) (C)	Bottom	2	75	77	67	80	62	87	4:58	589 / 602	39	
Fisher & Paykel E522BRXFDU (ice & water)	Bottom	2	75	70	75	79	83	78	3:20	636 / 627	34	0.5 / 2.0
Fisher & Paykel Elegance E522B (A)	Bottom	2	73	69	75	78	69	78	4:29	596 / 642	37	
Simpson SBM5100MA (B) (C)	Bottom	2	72	71	70	79	60	87	5:07	589 / 616	37	
MORE THAN 525L INCLUDING FRENCH DOOR												
Fisher & Paykel RF610A	Bottom	3	77	78	65	79	78	92	3:42	695 / 688	37	0.5 / 2.0
Electrolux EQE6007SA-NAU	Bottom	4	75	77	69	84	58	82	5:03	765 / 638	37	
Samsung Cool Tech Plus SRL550DW (A) (C)	Bottom	2	73	64	72	88	79	74	3:39	604 / 576	40	
Sharp SJ-F60PC	Bottom	4	73	74	69	83	49	83	5:37	765 / 644	37	
GE GBU20KBRWW (C)	Bottom	2	72	62	71	89	71	84	4:12	572 / 555	43	
SIDE-BY-SIDE												
Westinghouse WSE6100WA (A)	LH side	2	77	76	73	79	81	76	3:26	687 / 705	41	
Electrolux ESE6108WA (C)	LH side	2	76	76	74	81	73	72	4:05	676 / 681	39	
Bosch KAN56V10AU	LH side	2	74	73	71	85	65	74	4:37	630 / 636	37	
Whirlpool 6GD5SHGXSS	LH side	2	74	76	77	90	32	85	6:27	740 / 639	41	1.5 / 4.5
Daewoo FRS-U20ICW	LH side	2	73	72	71	82	68	69	4:25	650 / 665	38	
Bosch KAN58A40AU	LH side	2	72	71	73	74	63	77	4:47	750 / 758	38	0.5 / 1.5
Samsung Quatro SRS752QDUS	LH side	4	72	66	72	75	75	91	3:48	866 / 873	35	2.0 / 3.0

TURES		SPECIFICATIONS						COSTS	
Crisper drawer	Dairy compartment	Door hinge position	Dimensions (cm; H x W x D)	Claimed total volume (L)	Claimed volume, fresh food (L)	Claimed volume, freezer (L)	Contact	10-year running costs ($)	Price ($)
E) 1		Rev	171 x 56 x 65	268	204	64	www.whirlpool.com.au	736	759
2	√	R or L	160 x 64 x 70	373	250	123	www.fisherpaykel.com.au	819	1399
1	√	Rev	143 x 64 x 69	329	232	97	www.fisherpaykel.com.au	660	1029
1	√	R or L	162 x 66 x 71	365	243	122	www.westinghouse.com.au	818	1269
1	√	Rev	161 x 64 x 70	380	283	97	www.fisherpaykel.com.au	721	1149
1	√	R or L	170 x 69 x 70	447	342	105	www.fisherpaykel.com.au	743	1649
2	√	Rev	170 x 69 x 71	442	307	135	www.fisherpaykel.com.au	896	1899
1	√	R or L	173 x 71 x 71	431	300	131	www.electrolux.com.au	928	2639
1	√	R or L	172 x 71 x 71	431	300	131	www.electrolux.com.au	969	1529
2	√	R or L	171 x 64 x 70	403	280	123	www.fisherpaykel.com.au	954	1649
2	√	R or L	160 x 68 x 70	404	271	133	www.fisherpaykel.com.au	950	1649
1	√	R or L	170 x 64 x 70	411	314	97	www.fisherpaykel.com.au	813	1459
E) 1		R	175 x 72 x 71	447	319	128	www.samsung.com	806	1299
1	√	R or L	164 x 71 x 71	416	313	103	www.westinghouse.com.au	757	1429
1	√	R or L	173 x 72 x 71	431	300	131	www.westinghouse.com.au	899	1529
1	√	R or L	170 x 80 x 71	517	400	117	www.fisherpaykel.com.au	843	1869
2	√	R or L	173 x 81 x 71	505	349	156	www.electrolux.com.au	867	2849
2	√	R or L	172 x 81 x 71	505	349	156	www.electrolux.com.au	1023	1899
2	√	R	171 x 80 x 70	519	360	159	www.fisherpaykel.com.au	1066	2829
2	√	R or L	170 x 80 x 71	519	360	159	www.fisherpaykel.com.au	1091	2059
2	√	R or L	173 x 80 x 71	505	349	156	www.simpson.com.au	1047	1799
2	√	(F)	178 x 91 x 69	614	433	181	www.fisherpaykel.com.au	1170	3599
E) 1	√	(F)	172 x 90 x 78	600	370	230	www.electrolux.com.au	1085	3489
1		R	180 x 83 x 73	551	361	190	www.samsung.com	979	1899
1	√	(F)	172 x 90 x 78	602	370	232	www.sharp.net.au	1095	3024
2	√	Rev	173 x 76 x 83	588	388	200	www.kleenmaid.com.au	944	3999
2	√	na	176 x 90 x 71	606	357	249	www.westinghouse.com.au	1199	2009
2	√	na	176 x 91 x 71	606	357	249	www.electrolux.com.au	1158	2109
2	√	na	180 x 91 x 68	618	377	241	www.boschappliances.com.au	1081	1999
(E) 1	√	na	178 x 91 x 79	740	445	295	www.whirlpool.com.au	1086	3799
(E) 2	√	na	180 x 91 x 68	618	377	241	www.daewooelectronics.com.au	1131	1699
1	√	na	180 x 91 x 69	603	377	226	www.boschappliances.com.au	1289	2999
1	√	na	179 x 92 x 86	752	347	293	www.samsung.com	1484	5999

USING THE TABLE

Scores Overall score is made up of:

- Temperature performance: 40%
- Ease of use: 20%
- Energy efficiency: 20%
- Fresh-food cooling speed: 12%
- Crisper freshness: 8%

Noise level These are comparative measurements. Refrigerators can sound noticeably louder as the compressor starts and stops and may make unusual noises during automatic defrosting.

Claimed volumes These tell you how much air space the fridge has to cool; less space is available for storage. Use the volumes to get an idea of how big the freezer is compared with the fresh-food compartment.

10-year running costs Calculated at 17 cents per kWh. A 10-year period gives a useful indication of the long-term differences between high and low energy use – and you should be able to expect your fridge to last at least that long.

TABLE NOTES

 # Newly tested models.
na Not applicable; doors are side-by-side.
Rev Reversible door.
(A) We generally test the basic white version of a model. Fridges with this footnote are available in other styles and finishes. Some can also be built into cabinets with a door kit that matches your kitchen cupboards.
(B) New crisper and/or freezer bins have been added since our test, which may slightly affect their scores.
(C) Discontinued, but may still be available in some stores.
(D) The manufacturer says this model has been changed since we tested, and now has minor differences.
(E) This chiller was too warm in our tests for optimal storage of highly perishable foods.
(F) The fresh-food compartment has two French-door-style doors.

choice shopper

To get the best deal on a refrigerator, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number.

Plug in, tune out

If you find earplugs more comfortable than headphones for reducing noise, CHOICE has found a set worth recommending.

nutshell

- All but one of the models on test fail to adequately reduce outside noise to an acceptable degree.
- Fitting earplugs is very personal and even after a practice test with a cheap pair you may find they irritate your ears.

On long-haul flights, the low frequency roar of an aircraft engine can make it difficult for many of us to concentrate or sleep. Passive noise cancelling – blocking or covering your ears – is a simple but not overly effective solution, while noise cancelling technology, which has been around since the 1950s, uses frequencies of opposite polarity to the unwanted sound to reduce or negate its effects.

CHOICE tested a range of noise-cancelling earplugs, which have an advantage over headphones in their size, weight and ability to block the ear canal, which should help with their passive effect. All models on test feature a small built-in microphone and run off batteries, which are often positioned in a casing either attached to the cable or in the unit itself. We found only the Panasonic model actively reduces outside noise to an acceptable degree.

Not just for cancelling noise

Although cancelling unwanted noise is the primary function of these products, they are also designed to be used for listening to music. The Panasonic stands out because it has very little distortion and low internal noise. However, none would rate well for frequency response in a test of true hi-fi speakers. Most tend to boost the bass, which some people may like.

Our tester assessed the Digitech and Philips models as particularly poor and lacking in bass, while the Digitech sounds "flat".

Comfort zone

If you find normal earplugs uncomfortable after a short time, these products may not be for you; they sit in the ear canal and can be a source of some irritation. The best way to test this is to buy a cheap pair of earplugs designed to help with sleeping and try them out for a few hours. These are usually available from pharmacies.

Headphones that cover the whole ear or sit on top may also be a source of irritation, and will probably make sleeping more difficult, but our test of these products (*CHOICE*, August 2007) found a greater range of effective noice-cancelling products. ■

SAFETY FIRST

Most of us can expect to lose the ability to hear some frequencies as we age. However, excessive volume can speed this process and result in quite serious hearing loss if we overdo it. One of the positive effects of noise-cancelling technology is that it allows the listener to use a lower volume to hear things clearly. The less background noise, the lower the need to ramp up the volume to compensate. As a general rule, if you can't hear what someone about a metre away is saying to you, the volume is too loud. However, cutting out ambient noise can make it hard to hear things that are happening around you. It's a dangerous practice to wear headphones or earplugs of any sort when driving or riding a bike.

HOW WE TEST

Technical performance Our testers measure each earplug for its ability to produce sound across a range of frequencies from 25Hz to 20kHz, which is the theoretical upper limit of human hearing, and the amount of distortion. They also test each model's ability to block external noise in both active and passive modes where possible, and measure any extra noise introduced by the noise-cancelling technology.

Listening One tester listens to a number of different styles of music and comments on the earplug's ability to produce pleasing sound. This is not scored.

Ease of use This includes the range and ease of adjustments available, operating controls, cleaning and usability of the carry case where appropriate.

Battery life Each model is loaded with a fresh AAA battery and set to play in active mode in a room with a constant ambient noise. Each one is checked periodically to see if it has stopped functioning. All appear to match or exceed their claimed battery life (whatever the claim, we stopped listening after 50 hours).

What to buy

77% PANASONIC RP-HC55E-5

PRICE $149

GOOD POINTS

- Very good noise cancelling score.
- Good sound quality score.
- Easy to use.
- Volume control.
- Carry case supplied.

BAD POINTS

- No battery supplied.
- Cannot be used without noise cancelling on.

About the rest

All the other models on test can work when the noise-cancelling function is turned off.

- The Audio-Technica and Koss are easy to use and have OK sound, but their overall noise-cancelling is poor and they're comparatively expensive. The Sony MDR-NC22 scored only 54% for sound quality.
- The Philips and Koss models have the best passive noise-cancelling effect because they make a good seal in the ear. The Philips sound quality lets it down even though it gets a better noise-cancelling score.
- The Sony MDR-NC32NX has borderline sound, is a poor performer for noise cancelling and has a very short cable.
- The Digitech is easy to use, but has little else to recommend it apart from its price.

What to look for

DESIRABLE EARPLUG FEATURES

Fitting an earplug is a very personal thing. Every ear is slightly different in shape and size, and each of the models in this test comes with a number of different-sized soft plastic cushions designed to fit into the ear canal. Some (Koss in this test) are fitted by pinching the ear cushions before inserting them so they expand to fit. Check to see if you can buy replacement cushions in case you lose one or they wear out. In some cases you may have to resort to a third-party product where the manufacturer doesn't supply replacements.

- **Cables** should be long enough to allow you to reach a music player or aircraft sound plug connection comfortably without entangling you in excess wire. The Sony MDR-NC32NX is unsuitable for use on a plane without some sort of extension.
- **Plugs** should fit the music player. All models in this test, except the Sony MDR-NC32NX, also come with plugs designed to work in aircraft.
- **Carry cases** are important when travelling. They should be small and light, but offer enough protection to keep your earplugs safe.

A **volume control** or mute button is a handy feature, giving you quick control for brief conversations.

PRODUCT	PERFORMANCE				FEATURES			SPECIFICATIONS			
Brand/model (in rank order)	Overall score (%)	Noise cancelling score (%)	Sound quality score (%)	Ease of use score (%)	Can be used with power off	Volume control	Carry case / pouch	Weight (g)	Cable length (cm)	Contact	Price ($)
Panasonic RP-HC55E-5	77	80	76	75		√	√	36	143	www.panasonic.com.au	149
Audio-Technica ATH-ANC3	54	37	59	73	√		√	34	113	www.audio-technica.com	249
Koss QZ77	51	34	57	70	√	√	√	62	143	www.koss.com	170
Sony MDR-NC22	51	36	54	70	√		√	42	157	www.sony.com.au	249
Philips SHN2500	50	48	50	53	√			47	152	www.philips.com.au	80
Sony MDR-NC32NX	44	33	53	53	√			55	61	www.sony.com.au	249
Digitech AA-2057	42	21	44	70	√		√	44	112	www.electusdistribution.com.au	40

USING THE TABLE

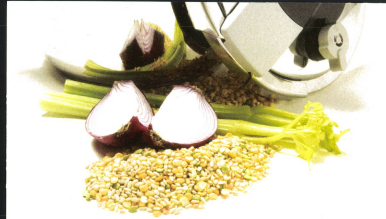
Scores The overall score is made up of:

- Performance: 70% (noise-cancelling 42%, sound quality 28%)
- Ease of use: 30%

Weight includes one AAA battery.

Cable length is rounded up to the nearest centimetre.

Price Recommended retail, as of January 2009.



The pressure is on

What pressure cookers make up for in speed, they sacrifice in taste.

nutshell

- On test: eight pressure cookers ranging from $189 to $599.
- These cookers meet their claims of cooking fast, but some of our panellists found a lack of flavour compared with stovetop cooking.

Safety features such as pressure indicators, double-locking lids, pressure valves, over-pressure safety systems and steam release valves have made exploding pressure cookers a thing of the past. Most respondents to CHOICE's online poll consider them to be just as safe as any other way of cooking. Most are a simple pot with a lid that seals and locks in the steam pressure. The internal pressure increase allows the temperature to be higher than the boiling point of water. Once it reaches the appropriate pressure, the heat can be turned down and the pressure maintained, which drastically reduces cooking time for all foods.

Pressure cookers have a number of advantages over normal stovetop cooking – less energy is used because of shorter cooking times, fewer nutrients are dissolved in water and there is less heat and smell in the kitchen as most of the steam stays inside the cooker. And the cooker can be used as a regular pot without the lid. However, pressure cookers have their downsides; they can't be left unattended, meat and onions need to browned beforehand and there's a lot of trial and error before you master pressure cooking. Before removing the lid, you need to wait for the pressure to go down, which may mean carrying it to the sink and running it under cold water. Some come with a mechanism to release steam without having to wait; these are shown in the table, below.

Tasting panel

We conducted a blind taste test of lamb shanks cooked in a pressure cooker, slow cooker and on the stovetop. Most of our panel preferred the stovetop-cooked shanks to the other methods. The difference in cooking times was dramatic, ranging from 45 minutes for the pressure cooker, 2.5 hours for the stovetop and several hours for the slow cooker. The pressure-cooked dish showed a lack of flavour development, while the one cooked in a slow cooker tasted overcooked and watery, according to some tasters. Even so, the scores are all good to excellent for the cooking tests, as pressure cookers tenderise meat very well without drying it out. They are useful for tougher cuts of meat that need long cooking times, as well as vegetables, pulses and legumes, which still need to be soaked before cooking. ■

ELECTRIC PRESSURE COOKER

The Cuisinart CPC-600A is separated in the table because it uses an internal heating element rather than the stovetop. Overall it scores equally as well as the Fagor, but is difficult to stir as there are no handles to stop the internal bowl spinning. It takes up a lot of bench space, and unlike the rest of the cookers can't also be used as an ordinary pot.

PRODUCT	PERFORMANCE			FEATURES				SPECIFICATIONS					
Brand / model (in rank order within groups)	Overall score (%)	Ease of use (%)	Cooking performance (%)	Dishwasher safe (except gasket)	Steam release valve	Pressure regulator valve	Over-pressure safety systems	Pressure indicator	Dimensions (cm, W x H)*	Weight (kg)*	Number of pressure settings	Operating pressure (kPa)	Operating pressure (PSI)
STOVETOP PRESSURE COOKERS													
Fagor Duo 918060251 6L	82	73	95		√	√	√	√	43 x 23	2.7	2	Low 55: High 103	Low 8: High: 15
Kuhn Rikon KR-3762 Duromatic Side Handle 6L	79	75	85		√	√	√	√	36 x 24	3.4	2	Low 41: High 83	Low 6: High: 12
Tefal Clipso Easy 6L	79	83	73	√	√	√ (A)	√	√	36 x 25	3.0	1	Max 55	Max 8
Fissler Bluepoint 3FI20438 6L	78	70	90	√	√	√	√	√	43 x 23	3.0	2	Low 100: High 130	Low 14.5: High 18.5
Raco 50470RPC 6L	77	65	95	ns	√	√	√	√	43 x 23	2.9	2	Low 55: High 82	Low 8: High 12
Scanpan Pressure Cooker 6L	76	67	90	√		√	√	√	43 x 24	3.1	2	ns	ns
WMF Perfect 6.5L	73	65	85	√	√	√	√	√	43 x 24	3.1	2	Low 45: High 95	Low 6: High 13
ELECTRONIC PRESSURE COOKER													
Cuisinart CPC-600A 6L	82	76	90	pot only	√	√	√	√	33 x 36	5.6	2	ns	ns

What to buy

82% Fagor Duo 918060251

PRICE $269

GOOD POINTS

- Very good overall score.
- Excellent result for dried soup mix and lamb shanks test.
- Steam release mechanism.
- Lightest model tested.
- Recipe book provided.
- 10-year warranty.

BAD POINTS

- Not dishwasher safe.

About the rest

- The Kuhn Rikon has a steam release valve, but releases steam in all directions.
- The Tefal has the best ease of use score because it has a simple locking mechanism that doesn't need to be aligned like the rest.
- The Raco, Fissler, Scanpan and WMF's ease of use scores are only OK. The Scanpan has to be run under cold water to relieve pressure, while the WMF needs pressure on top of the lid to lock.

FOR PEOPLE WITH A DISABILITY

Pressure cookers cannot be recommended for people with hand weakness or a cognitive or visual disability.

	Contact	Price ($)
eaming basket, trivet	www2.dksh.com	269
eaming basket, trivet	www.kuhnrikon.com	562
eaming basket, trivet	www.tefal.com.au	350
eaming basket, trivet	www.cambur.com.au	450
eaming basket, trivet	www.raco.com.au	199
eaming basket, trivet	www.scanpan.com.au	269
	www.wmf.com.au	599
rivet	www.cuisinart.com.au	189

USING THE TABLE

Scores The overall score is made up of:

- Ease of use: 60%
- Cooking performance: 40%

Price Recommended retail, as of February 2009.

TABLE NOTES

** With lid on, includes handle. ns Not stated. (A) One setting only.*

What to look for

PRESSURE COOKER ESSENTIALS

A **steam release valve** can be turned to release steam, which means you don't have to carry the pressure cooker to the sink or allow extra cool-down time at the end of cooking.

- More than one locking mechanism, such as a **locking lid**, is safer than one that simply twists onto the top of the cooker.

A **pressure indicator** indicates that the cooker is at correct pressure, the heat can be turned down and cooking can commence.

- **Different pressure settings** allow you to control the amount of pressure and therefore the time it takes to cook different dishes.

OTHER FEATURES

- **Size** makes a difference – we used the popular 6L, which won't fit a whole chicken or large meat joint, but sizes up to 12L are available.
- **Pressure** The higher the rated pressure, the quicker the cooking time. We found pressure cookers rated from 41kPa (6PSI) to more than 130kPa (18.9PSI).
- **Safety valves** need to be maintained to make sure they are free from debris before and after each use.
- **Pressure release valves** are useful, but use a tea towel when opening them to protect your hands.

Practice It takes a lot of trial and error to get cooking times right, even with the recipes supplied by the manufacturer.

Don't overfill the pressure cooker; they usually come with a maximum fill line for water.

Gasket maintenance is vital. Over time the rubber rim around the edge of the lid deteriorates so you need to oil it regularly and keep it clean to extend its life. Leave the lid upturned for storage, otherwise the gasket will deform and shorten its life. Check the model you choose has replacement parts available.

HOW WE TEST

Ease of use We assess ease of use and cleaning, weighted as follows:

- Ease of locking lid: 50%
- Ease of controls and pressure settings: 30%
- Cleaning: 20% (including general cleaning and disassembly of parts for cleaning).

Cooking performance This score includes individual performance scores, weighted equally for cooking lamb shanks and dried soup mix. The meat cooked in the pressure cookers is assessed on its toughness and flavour and whether the sauce is bland or rich. The soup mix is used to assess the ability of the cooker to cook legumes without sticking to the bottom.

Smarter travelling

A car GPS device is useful, but you'll still need common sense.

nutshell

- A car GPS can allow you to plan your trip in advance and record it for future reference.
- None of the GPS units on test were correct all the time, and all could improve their performance outside the major cities.

With the current uncertain economic climate, many Australians are opting for the traditional road trip holiday, using technology to arrive at their destination safe and sound. A car GPS is no longer considered a luxury item, with several models now available for about $400 that provide all you need to get around quickly and easily.

CHOICE took 17 of the latest car GPS units to the streets, including our first ever ALDI model, and found that while most performed well, following their directions unequivocally is still not recommended.

As was evident in our last car GPS test (CHOICE, November 2008), our tester noticed several differences in map accuracy on models supposedly using the same map data. Analysing the map quickly is also an important factor in a good car GPS device, with several of the lower-scoring models experiencing delays when attempting to deliver instructions on when to make the next turn coming out of a tunnel.

Shortcomings aside, a car GPS is a lot more than an electronic street directory.

- It can tell you how long it should take for you to get to where you want to go.
- It tells you how fast you are travelling – you may be surprised to learn your car's speedometer is not as accurate as you imagined.
- You can store interesting places you find by recording waypoints or points of interest (POI).
- You can determine your altitude (height above sea level).

What to buy

86% TomTom GO 930 (Whereis)

CITY GOOD COUNTRY GOOD

PRICE $849

GOOD POINTS

- Equal best range of POI.
- Excellent route display.
- Excellent screen visibility during daylight.
- Automatic change from day to night screen.
- Names the upcoming streets.
- Pre-loaded maps of New Zealand, North America and Western and Central Europe.
- SUNA capable, but separate kit has to be purchased.

BAD POINTS

- Quick-start guide and instructional CD only, no printed user manual.
- Vibrates a little.

85% TomTom XL (Whereis)

CITY GOOD COUNTRY GOOD

PRICE $400

GOOD POINTS

- Equal best range of POI.
- Excellent route display.
- Excellent screen visibility during daylight.
- Automatic change from day to night screen.
- Excellent voice quality.
- SUNA capable, but separate kit has to be purchased.

BAD POINTS

- No removable memory support.
- Difficult to attach the mount to the windscreen.
- Quick-start guide only, no printed user manual.

- You can delve into the world of "geocaching", which is like a giant treasure hunt using clues and coordinates to find your target. However, a car GPS may not be as good as a handheld or hiking GPS as it has a shorter battery life. Check out our handheld GPS test in the upcoming June issue.
- You can upload additional POIs, from manufacturers' websites and/or enter your own. These POIs can be transferred to your unit using a USB connection or a removable flash card.
- The car GPS should be able to search for specific locations such as an airport, ATM, government office, hospital, hotel/motel, museum, carpark, pharmacy, petrol station, police station, post office, railway station, rest area, restaurant or shopping centre.

Live traffic updates

Sydney, Melbourne and Brisbane drivers can save time by learning about traffic incidents before it's too late. Many of the models we tested (including all but one in our What to Buy list, below and page 52) support SUNA live traffic updates (see www.sunatraffic.com.au) through the use of an external antenna and one-off subscription. If your car GPS supports SUNA, information such as what's causing a delay, where the incident is, the length of the delay if you stay on the original route and detour options are readily available. Some units have this support built into the unit, while other models need an optional attachment to receive the information.

However, don't expect your GPS to highlight any delays that would be expected during periods of high activity, such as peak hour traffic.

Map choices

The two main map choices for car GPS users in Australia are Whereis and Navteq. You can't use a Whereis map in a GPS that uses Navteq, and vice versa. Our latest findings show very little difference between Navteq and Whereis models in the city, but significantly better performance from Whereis models in the country.

Upgrades to the car GPS map can cost between $80 and $180, with various methods of payment and delivery. A map upgrade is different from a firmware upgrade, which is generally free and requires an online file to be downloaded and installed on the machine. These types of upgrades either add new features or fix errors that may have been discovered. >

Live traffic updates are useful but don't expect them to highlight normal peak hour traffic.

83% Uniden Trax 436 (Whereis)

CITY GOOD COUNTRY GOOD

PRICE $399

GOOD POINTS

- Equal best range of POI.
- Names the upcoming streets.
- Automatic change from day to night screen.
- Pre-loaded map of New Zealand.
- SUNA capable, integrated in the unit but subscription needs to be purchased to enable the feature.
- Quick to recalculate the trip after a missed turn.

BAD POINTS

- Spoken street names (TTS) only available with American voices.
- Difficult to attach the mount to the windscreen.

82% Garmin 265WT (Whereis)

CITY VERY GOOD COUNTRY OK

PRICE $549

GOOD POINTS

- Excellent route display.
- Excellent screen visibility during daylight.
- Automatic change from day to night screen.
- Names the upcoming streets.
- Pre-loaded map of New Zealand.
- SUNA capable, integrated in the unit.

BAD POINTS

- Quick-start guide only, no printed user manual.

What to Buy is continued overleaf ▶

82% Garmin nuvi 5000 (Whereis)

CITY VERY GOOD COUNTRY OK

PRICE $799

GOOD POINTS

- Excellent route display.
- Excellent screen visibility during daylight.
- Automatic change from day to night screen.
- Names the upcoming streets.
- Pre-loaded map of New Zealand.

BAD POINTS

- Quick-start guide only, no printed user manual.
- No internal battery means it cannot be used away from 12V supply.

81% Garmin nuvi 500 (Whereis)

CITY VERY GOOD COUNTRY OK

PRICE $549

GOOD POINTS

- Excellent route display.
- Excellent screen visibility during daylight.
- Automatic change from day to night screen.
- Pre-loaded map of New Zealand.
- SUNA capable, but separate kit has to be purchased.

BAD POINTS

- Quick-start guide only, no printed user manual.

80% Navman S-Series S45 (Whereis)

CITY GOOD COUNTRY GOOD

PRICE $349

GOOD POINTS

- Automatic change from day to night screen.
- Names the upcoming streets.
- SUNA capable, but separate kit has to be purchased.

BAD POINTS

- Quick-start guide and instructional CD only, no printed user manual.

PRODUCT	PERFORMANCE							FEATURES							
Brand / model (in rank order)	Overall score (%)	City driving test score (%)	Country driving test score (%)	Ease of use score (%)	Verbal instructions score (%)	Screen quality score (%)	Points of interest score (%)	Widescreen	Bluetooth	MP3 player	Photo / video / e-book	Full route display	Walking mode	Text to speech (TTS)	Trip planning	Trip recording
TomTom GO 930	86	78	75	96	90	100	100	✓	✓		✓/✓/-/✓	✓	✓	✓	✓	
TomTom XL	85	78	75	93	88	100	100	✓			-/-/-	✓	✓	✓	✓	
Uniden TRAX 436	83	76	75	91	90	83	100	✓	✓		-/-/-	✓	✓	✓	✓	✓
Garmin 265WT	82	80	67	96	88	100	72	✓	✓		✓/-/-	✓		✓		✓
Garmin nuvi 5000	82	81	67	95	85	100	82	✓		✓	✓/✓/✓	✓		✓	✓	✓
Garmin nuvi 500	81	81	67	90	83	100	82				-/-/-	✓	✓		✓	✓
Navman S-Series S45	80	70	75	91	85	87	90	✓			✓/-/-	✓		✓		✓
Mio Moov 300	74	79	42	91	88	80	90	✓			✓/-/-	✓		✓		✓
Mio Moov 370	74	79	42	91	88	80	90	✓	✓		✓/-/-	✓		✓		✓
Magellan Maestro 5310	71	73	33	88	88	93	86	✓			-/-/-			✓		
Magellan CrossoverGPS	70	72	33	87	83	93	86			✓	✓/-/-					✓
Navigon 2150 max	70	80	33	89	80	77	87	✓	✓		✓/-/-	✓	✓	✓	✓	✓
Tevion (ALDI) GPS Navigator 7342#	70	69	58	80	78	67	82			✓	✓/✓/✓		✓		✓	
Navman S-Series Platinum S200	65	75	33	63	83	77	86	✓	✓	✓	✓/✓/-	✓	✓	✓		✓
Navman S-Series Platinum S300T	65	75	33	63	83	77	86	✓	✓	✓	✓/✓/-	✓	✓	✓	✓	✓
Hema Navigator	63	73	25	84	80	67	73	✓		✓	✓/-/-	✓	✓		✓	✓
Navig8r M43	58	63	33	76	80	60	41	✓		✓	✓/✓/✓		✓	✓		

About the rest

- Both Mio models perform well in the city but are let down when trying to find addresses in the country. The 370 includes SUNA live traffic updates out of the box, while the 300 model needs a $149 upgrade.
- Both Magellan models perform well in our city test, although they don't perform well in our country test and neither unit supports SUNA live traffic updates.
- The Navigon performs very well in the city and includes features such as support for Bluetooth and spoken street names.
- The Navman S-Series Platinum S200 and S300T perform very well in the city and include features such as Bluetooth support and the ability to record your trip and save to a computer.
- The Hema is the most expensive model we have tested so far, and although the unit offers some features that might help off-road users, its performance on country roads is poor.
- The Navig8r is one of the few models outside our What to Buy list to offer Mac support and also delivers spoken street names. Unfortunately it scored the worst of all the models in our city test.

THE RUGGED GPS ALTERNATIVE

The Magellan CrossoverGPS and Garmin nuvi 500 not only operate in the car but also as a handheld device for hiking or adventuring. Their features include much longer claimed battery life (up to eight hours) and a rugged casing with an IPX7 waterproof rating for the Garmin model, which means it can be immersed in water at a depth of up to one metre. The Magellan is IPX4 rated, which means splash-proof only. Look out for our upcoming test of handheld GPS to see how well these models perform against other hiking models.

Did you know?

ALDI CAR GPS

CHOICE has received many requests to review ALDI products, in particular car GPS devices. However, as most ALDI shoppers will know, you cannot be sure a product that shows up one week will be available the following week. Therefore, by the time we test the product and deliver the results, the product may no longer be available.

The Tevion model on test was purchased late in 2008 and was neither among the best nor worst on test. It did have the worst implementation of the Whereis map data and did not come with a printed manual, but if you want an inexpensive unit to find out what car GPS units are all about it might be an option. An update to the software was released and although it didn't arrive in time for our tester to repeat the full GPS test, there is evidence of an improved performance and accuracy with the latest software available to all existing customers. Call 1300 886 649 for information on how to update your ALDI unit.

SPECIFICATIONS

SUNA live traffic updates	Routing options: no tolls / no unsealed roads / no highways	Map provider	Map update price ($)	Memory card type	Dimensions (mm, H x W x D)	Weight (g)	Contact	Price ($)
√ ($149) (B)	√ / - / √	Whereis	$149	SD	84 x 120 x 25	219	www.tomtom.com	849
√ ($149) (B)	√ / - / √	Whereis	$149		82 x 120 x 38 (E)	232	www.tomtom.com	400
√ ($149) (C)	√ / √ / √	Whereis	$180	SD	79 x 128 x 23	217	www.uniden.com.au	399
√ (D)	√ / √ / √	Whereis	$99	SD	75 x 120 x 19	168	www.garmin.com.au	549
	√ / √ / √	Whereis	$99	SD	95 x 145 x 20	247	www.garmin.com.au	799
√ ($129) (B)	√ / √ / √	Whereis	$99	Micro SD	85 x 106 x 24	217	www.garmin.com.au	549
√ ($149) (B)	√ / √ / -	Whereis	$179	SD	80 x 140 x 20	169	www.navman.com	349
√ ($149) (B)	√ / √ / -	Navteq	$149	SD	77 x 130 x 18	168	www.mio-tech.com.au	299
√ (D)	√ / √ / -	Navteq	$149	SD	77 x 130 x 18	168	www.mio-tech.com.au	499
	- / - / -	Navteq	$149	SD	90 x 143 x 19	288	www.magellan.com.au	699
	- / - / -	Navteq	$149	SD	87 x 106 x 25	245	www.magellan.com.au	649
√ (C)	√ / - / -	Navteq	$97	SD	75 x 123 x 18	183	www.navigonaus.com	399
	√ / - / √	Whereis	$80	SD	88 x 95 x 26	146	www.aldi.com.au	130
√ ($149) (B)	√ / √ / √	Navteq	$179	Micro SD	78 x 130 x 14	150	www.navman.com	599
√ (D)	√ / √ / √	Navteq	$179	Micro SD	78 x 130 x 14	150	www.navman.com	699
	√ / √ / √	Navteq	$96	SD	80 x 130 x 22	205	www.hemanavigator.com.au	920
√ (B)	√ / - / -	Navig8r	$100	SD	83 x 125 x 17	201	www.laserco.net	340

USING THE TABLE

Scores The overall score is made up of:

- In-car performance: 50% (city 25% / country 25%)
- Ease of use: 15%
- Verbal instructions: 15%
- Screen quality: 10%
- Points of interest: 10%

For more on the tests see How We Test, above.

Features For an explanation of features, see What to Look For, above.

Price Recommended retail, as of February 2009.

TABLE NOTES

 # Discontinued, but may be available in some stores.
(A) Additional software required.
(B) SUNA optional extra with external antenna supplied.
(C) SUNA capable, with antenna incorporated at additional cost.
(D) SUNA subscription included in overall price with antenna incorporated into unit.
(E) Includes screen mount attached to unit.

What to look for

FEATURES IN THE TABLE

- Some units can communicate with **Bluetooth**-enabled mobile phones, allowing you to make phone calls by selecting certain POIs.
- Some can show **photo** images, play some **video** formats and even text documents as an **e-book**.
- Most car GPS devices project the **full-route display** as a line on the map from your existing position through to your destination.
- **Walking mode** allows you to plot a route for pedestrians, such as walking the wrong way down one-way streets or taking a short-cut through a park.
- **Text to speech (TTS)** The GPS device announces the street name, so you know when to turn without having to glance at the screen.

Memory cards may contain the latest maps or can also store images, music and video files.

Botany Road Citybound - Southbound
Fronic General Hakeen Drive
To: Mill Pond Road
traffic congestion, average speed of 20 km/h
Ago: 2 min
Show Map
Re-route not recommended
This event does not affect your route
Event 1 of 28

- **Trip planning** allows you to run through your driving route in virtual mode before you even get into the car.
- **Trip recording** takes note of your travels and saves the information to post online in an application such as Google Earth.
- **Mac compatability** If you want to use your car GPS on a computer, all the models on test provide some functionality on a Windows (XP or Vista) machine. However, the Navman, Mio and Magellan models do not offer support for Apple Mac OSX.
- **Routing options** You can program it to exclude toll roads, unsealed roads or highways from the route.

SUNA This allows you to collect live traffic information out of the box with a SUNA subscription integrated into the car GPS unit or as an optional extra.

HOW WE TEST

City Besides his home address, our tester selects six destinations within Sydney – a railway station, airport, university, medical centre, golf course and sports complex – and starting from the same point, drives the route with all GPS models to see which locates them correctly. He also compares actual travelling times and distances with those predicted by the GPS.

Country He selects a combination of wineries and hotels from the most recent Hunter Valley Tourist Guide to find out if the GPS provides accurate directions. Only locations with a proper street address in the guide are selected; that is, house/lot number, street name and town name.

Ease of use Our tester assesses how useful the instructions are, how easy it is to attach the GPS to the windscreen and whether it vibrates during driving. He looks at how easy it is to use the menu structure on the touch screen and, where supplied, if it is necessary to use a stylus to make entries.

Verbal instructions are assessed by listening to the quality of the voice, timing of turn and other instructions, specificity of the instructions, and whether it is possible to rely on verbal instructions alone, or look at the screen.

Screen quality Our tester compares how easy it is to read the map and how clear the picture is in daylight and at night.

Points of interest He selects 20 points of interests, including a hospital, medical centre, airport, police, shopping centre, tourist attraction and so on, and rates the models based on how many POIs are found.

Durability He checks the systems after three hours in a temperature-controlled oven at 60°C to simulate being in a car on a hot summer's day.

Guiding light

More work is needed before solar garden lights become anything more than decorative.

nutshell

- On test: 10 solar and 14 12V garden lights ranging from $3 to $105 per light.
- For a practical lighting solution, the 12V option will give more light for your money.

When CHOICE tested solar garden lights nearly three years ago (*CHOICE*, August 2006), we were disappointed with the outcome; weak battery life with low illumination was the order of the day. We could only recommend most of them for decoration, which didn't say much for either the battery or solar technology they used. Fortunately, improvements have since been made in battery life, although not a lot has changed in the solar technology in the 10 lights on test, ranging from $3 to $95 per light.

We also tested 14 12V garden lights, ranging from $4 to $105 per light. We compared light intensity across all products and tested the battery life of the solar products, giving them a battery life score. Only the light intensity score is directly comparable between the two types of lights in the tables, page 56. There is only a light intensity score for 12V lights as they don't have a battery.

There is no What to Buy list as solar lights are not effective enough to light a path or garden area so are purely decorative. Style also plays a large part in choosing 12V lights; however, those with a 90% score for light intensity are capable of lighting a driveway if lights are placed on either side, depending on how many are used.

▲ Solar garden lights are usually installed by inserting directly into the ground.

Using solar garden lights

Installing most solar garden lights usually involves pushing or screwing the lantern into the upright post and then inserting the whole assembly in the ground. The ground may have to be watered first to make sure the stake can be driven in easily without breaking.

The Brilliant LED Motion Sensing Solar Bollard 60368/16 comes with three screws and plastic plugs so it can be fixed to a hard surface. It also has the best light intensity score of the solar models.

The HPM Solar Accent set comes with only one solar panel and five lights, each with a 3m cable, that can be plugged into the panel. This means the lights can be installed in a shaded area so long as the solar panel is in a sunny position.

The Nelson Solar LED Light and Bug Zapper does what its name suggests – there were a few bugs on the coil after three nights of exposure.

Beyond the usual 12-month warranty period, if solar lights fail it's worth replacing the rechargeable batteries that come with them. The originals may be the cheaper, nickel-cadmium variety which have limited recharge value and are quite toxic. Nickel-metal hydride batteries are more expensive but last longer. Check our test of rechargeable batteries in *CHOICE*, December 2008/January 2009. >

HOW WE TEST

Solar

- **Light intensity** He also assesses the intensity of each light in a dark room.
- **Battery life** Our tester conditions the batteries for 48 hours under direct sunlight prior to conducting the battery life test. He then exposes the lights to various lighting conditions, such as full and filtered sun, and cloudy conditions, over 12 days. At night he brings them inside and electronically measures how long they stay lit, up to a maximum of 12 hours.

12V

Light intensity He assesses the intensity of each light in a dark room and how easy the lights are to install. He also calculates the yearly running cost based on using one light.

Warm up, cool down

A reverse-cycle air conditioner is a good choice for heating, too.

nutshell

- The air conditioners on test are suitable for heating or cooling a large room or small living area.
- Reverse-cycle air conditioners are the most efficient form of electric heating, as well as being effective coolers.

Air conditioners are not only for summer – a reverse-cycle model can be an efficient and effective way to heat your home in winter. CHOICE tested the cooling and heating performance of seven small inverter air conditioners, and included five currently available models from last year's test in the results table, page 60. There are no poor performers among these 12 models; eight have good overall scores, but the top four stand out as very good.

Inverter air conditioners vary their heating or cooling output to match room conditions. This is more efficient than non-inverter models, which alternate between 100% capacity or off. The Australian standard covers reverse cycle but not inverter technology, and our test method is tougher than that used by manufacturers for energy star ratings – see How We Test, page 60, for more details.

What to buy

Mitsubishi Heavy Industries SRK35ZGA-S / SRC35ZG-S	$1093
# **LG** R12AWN NB9 / R12AWN UB9	$1599
# **Panasonic** CS-E12HKR / CU-E12HKR	$1319
Fujitsu ASTA12LCC / AOTR12LCC	$1499

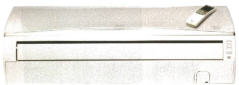
Before you buy

To keep warm air in, insulate your house, draught-proof doors and windows, install blinds, curtains or awnings, and plant deciduous trees outside your windows (depending on your area's bushfire risk) to get shade in summer and sunlight in winter.

For people living in a dry climate, a ducted or portable evaporative air cooler could be an alternative to an air conditioner. They're generally cheaper to run than refrigerative air conditioners, but can't be used in reverse-cycle mode to heat a room. See *CHOICE*, November 2008, for our test of portable evaporative coolers. >

What to buy

Newly tested models are profiled here. For the Mitsubishi and Fujitsu models in the What to Buy list, see the July 2008 issue of *CHOICE* (for the Mitsubishi) or June 2007 (for the Fujitsu), or go to www.choiceextra.com.au and click on those issues under "Air conditioners" in the index.

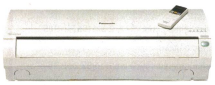


82% LG R12AWN NB9 / R12AWN UB9

PRICE $1599

GOOD POINTS
- Very good cooling and heating efficiency.
- Good airflow range.
- Cheapest to run.

BAD POINTS
- None to mention.



81% Panasonic CS-E12HKR / CU-E12HKR

PRICE $1319

GOOD POINTS
- Very good heating efficiency.
- Good cooling efficiency.
- Very good airflow range.
- Easy to use.

BAD POINTS
- No fan-only mode.
- The filter is difficult to replace.

About the rest

- The symbols on the remote controls for both Daikin models aren't particularly obvious, and the current time isn't displayed when the timer is set.
- The Fujitsu ASTB12LDC / AOTB12LDC scored only 62% for heating efficiency (see How We Test, page 60, for further explanation).
- The Kelvinator scored only 64% for cooling efficiency – the lowest of the newly tested models – due to its mediocre performance when operated at 50% capacity.
- The Samsung has the smallest airflow range of the models on test. Also, it isn't as easy to use as the others: its remote has no indication of airflow direction, the filter is difficult to replace, and the indoor unit has an interval timer only rather than a clock (see What to Look For, opposite).

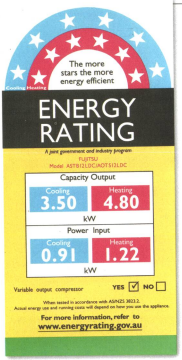
Light intensity scores (%)
60
30
30
30
50
30
50
30
50
30

What to look for

AIR CONDITIONER ESSENTIALS

- **Automatic de-icing** If you live in a cold area, frost may build up on the outdoor heat exchanger coils in winter if the air conditioner doesn't have this function. All those on test do, except the Panasonic.
- **Noise** A noisy indoor unit may interfere with your conversation – or sleep – and most local councils have noise restrictions relating to the use of air conditioners. Check local regulations before you buy, especially if the outdoor unit needs to be installed close to a neighbour's house.
- **Operating modes**
  Auto Automatically chooses the mode required to keep the room at the chosen temperature.
  Cool Pumps heat from the inside to the outside.
  Heat Pumps heat from the outside to the inside.
  Dry Dehumidifies the air, while cooling only slightly.
  Fan only Blows air without heating, cooling or drying. This can be useful when all you want is a cooling breeze.
- **Fan speeds** The fan circulates cooled or heated air around the room. Ideally, look for a model with a wide airflow range and multiple fan speeds: from very high, to help the room cool down quickly, to very low, so there's less noise and no unpleasant draught once you have the right temperature.

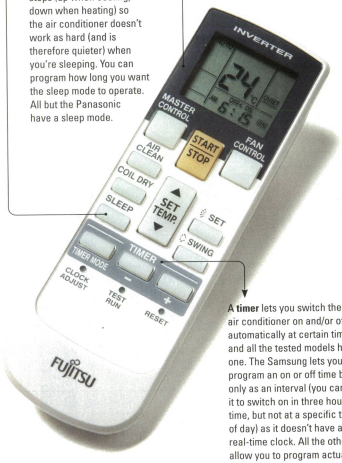
Our test method is tougher than the Australian standard as it reflects how inverter models operate in real life.



Energy efficiency Use the CHOICE cooling and heating calculator online, or see page 61, to determine the right size for your room – then compare the star ratings of models of similar capacity; the more stars, the lower the running costs and greenhouse gas emissions. Note that star ratings are different for heating and cooling.

A **sleep mode** adjusts the temperature in several steps (up when cooling, down when heating) so the air conditioner doesn't work as hard (and is therefore quieter) when you're sleeping. You can program how long you want the sleep mode to operate. All but the Panasonic have a sleep mode.

Remote control with buttons that are well spaced.



A **timer** lets you switch the air conditioner on and/or off automatically at certain times, and all the tested models have one. The Samsung lets you program an on or off time but only as an interval (you can set it to switch on in three hours' time, but not at a specific time of day) as it doesn't have a real-time clock. All the others allow you to program actual on and off times.

USEFUL FEATURES

- **Airflow control** Some models have settings with reduced airflow (quiet operation) and/or extra-high airflow (fast or jet operation).
- **Adjustable or oscillating louvres** allow the air to be distributed more evenly. Point them up for cool air and down for warm; this can be done via the remote on all models on test. Left and right adjustability helps direct air where it's particularly needed.
- **Restart delay** This is a protective feature that prevents the air conditioner from starting up again too soon after being switched off.

PRODUCT	PERFORMANCE								FEATURES			
Brand / model (in rank order, indoor / outdoor unit)	Overall score (%)	Cooling efficiency score (%)	Heating efficiency score (%)	Airflow score (%)	Ease of use score (%)	Noise indoor* / outdoor	Maximum measured capacity (kW) Cooling	Maximum measured capacity (kW) Heating	Number of fan speeds	Fast operation	Quiet operation	Real time clock
Mitsubishi Heavy Industries SRK35ZGA-S / SRC35ZG-S	83	85	84	78	80	Quieter / quieter	3.4	4.1	3	✓		✓
# LG R12AWN NB9 / R12AWN UB9	82	87	89	70	66	Medium / medium	3.4	3.9	5	✓	✓	✓
# Panasonic CS-E12HKR / CU-E12HKR	81	77	85	87	70	Quieter / quieter	3.4	4.5	5	✓	✓	✓
Fujitsu ASTA12LCC / AOTR12LCC	80	89	61	86	89	Quieter / medium	3.6	5.1	3		✓	✓
# Daikin FTXS35EVMA / RXS35EBVMA (A)	76	79	80	71	69	Quieter / quieter	3.4	4.1	5	✓		✓
Carrier 42NQV035M-A / 38NYY035M-A (B)	75	74	78	74	70	Quieter / medium	3.3	4.4	5	✓		✓
Toshiba RAS-13SKV-A / RAS-13SAV-A	75	74	78	74	70	Quieter / medium	3.3	4.4	5	✓		✓
# Fujitsu ASTB12LDC / AOTB12LDC	74	87	62	63	80	Medium / quieter	3.5	5.5	4		✓	✓
# Daikin FTXG35FVMAW / RXG35FVMA	73	75	80	62	72	Medium / quieter	3.4	4.1	5	✓		✓
Toshiba RAS-13SKVR-A / RAS-13SAVR-A (B)	73	79	66	72	68	Medium / quieter	3.4	4.3	5	✓		✓
# Kelvinator KSV35HRA / KSV35HRA	71	64	83	70	67	Quieter / medium	3.3	3.8	3	✓		✓
# Samsung AQV12NSBN / AQV12NSBX	71	74	81	55	60	Medium / medium	3.2	3.9	4	✓	✓	

HOW WE TEST

The Australian standard for air conditioners does not cover the relatively new technology used in reverse-cycle, inverter air conditioners. The standard allows manufacturers to fix the compressor speed at a certain "rated" capacity, however, CHOICE believes this is unrealistic, as it doesn't reflect the way an inverter air conditioner is used in real life – it will rarely if ever operate in such a fixed mode.

Our test method differs from the one manufacturers use for energy label testing (see Efficiency), which is why the energy efficiency on the label and our results don't always match. All the models rated close to their cooling efficiency but when it comes to heating, the Fujitsu models and the Toshiba RAS-13SKVR-A / RAS-13SAVR-A were clearly worse than rated. Fujitsu told us this is due to our test method and said that in normal usage their models meet their efficiency ratings. A model that doesn't meet its claims isn't necessarily inefficient or a poor performer, but you should be able to rely on the energy label for both cooling and heating capacity as well as energy efficiency. In our view, the current tests used by manufacturers don't always show the whole picture.

Efficiency To determine their cooling and heating efficiency, our testers operate the air conditioners continuously at their maximum thermostat and fan settings – the results are a worst-case efficiency scenario for inverter models, as most of the time they'll run at lower than their maximum capacity where they are more efficient. They use the test room and climate conditions in the Australian standard, measuring and rating the cooling/heating output per kW of power used. In addition, they measure each air conditioner's cooling efficiency at 50% of the measured capacity.

Airflow The testers measure the indoor airflow (in litres per second) on each fan setting.

Ease of use They assess ease of use of the remote controls, instruction manuals and timers, as well as the ease of removing and refitting the air filters for cleaning.

Noise The testers measure the noise levels of the indoor unit with the fan on the lowest possible setting, and the outdoor unit while it is installed in our test room.

FICATIONS		COSTS	
	Contact	Yearly running cost ($)	Price ($)
) x20	www.mhiaa.com.au	178	1093
) x 21	www.lge.com.au	170	1599
) x 19	www.panasonic.com.au	182	1319
) x 22	www.fujitsugeneral.com.au	196	1499
) x 20	www.daikin.com.au	184	1359
) x 21	www.carrier.com.au	190	1529
) x 21	www.toshiba-aircon.com.au	190	1575
) x 23	www.fujitsugeneral.com.au	197	1599
) x 16	www.daikin.com.au	187	1350
) x 21	www.toshiba-aircon.com.au	198	1937
) x 21	www.kelvinator.com.au	196	790
) x 20	www.samsung.com.au	187	1199

USING THE TABLE

Scores The overall score is made up of:
Cooling efficiency: 40%
Heating efficiency: 30%
Airflow: 20%
Ease of use: 10%
Cooling efficiency is weighted more than heating efficiency because in Australia reverse-cycle air conditioners are more often used for cooling than heating. Note that the scores of some previously tested models have reduced slightly from the previous article; we've rescaled the scoring as some new models are more efficient.

Measured capacity Reverse-cycle air conditioners are sold with rated heating and cooling capacities – you should choose one based on the cooling and heating capacity required for your room(s). The highest capacity we measured in our test is shown in the table (see How We Test, opposite).

Yearly running costs We calculate how much each model costs to deliver 1000kWh of full cooling, 1000kWh of partial cooling and 2000kWh of heating per year when running at its measured maximum capacity (based on electricity costs of 17 cents/kWh).

We don't include standby costs (for power used when the air conditioner is plugged in but not operating), as based on previous tests they're likely to be only a few dollars a year. It may still be a good idea to unplug your air conditioner (if possible) when it's not in use for long periods of time.

Price Recommended or average retail as of February 2009, or the price we paid.

TABLE NOTES

 # Newly tested models.
** Lowest fan setting.*
(A) Discontinued and replaced with the FTXS35EVMA / RXS35EVMA.
(B) The Carrier is technically identical to the previously tested Toshiba RAS-13SKV-A / RAS-13SAV-A, and the Toshiba RAS-13SKVR-A / RAS-13SAVR-A is technically identical to the previously tested Carrier 42NQV035H-A / 38NYV035H-A. Toshiba and Carrier air conditioners are distributed in Australia by Carrier.

The amount of heat loss in a room should determine the air conditioner capacity you need.

HEAT LOSS CALCULATOR

Our calculator allows you to estimate the heat loss of a room and the heating capacity you'll need to warm it. Here's how it works.

- You measure the different elements of the room as the calculator asks and fill in their size in square metres (multiply length by height or width to calculate square metres). Then multiply the area by the heat loss factor for each element. This will give you an estimate of the heat loss in watts through each element of the room.
- Add up all the heat losses of the room elements to get the total heat loss of your room.
- Now add 50% to cover the extra capacity needed to heat up a cold room and other factors such as draughts.
- Divide the result by 1000 to get the required heating capacity in kW.
- Portable and off-peak electric heaters have (almost) 100% efficiency and air conditioners are rated according to their output energy. So the kW value you've calculated in the last step is the capacity of the electric heater or air conditioner you'll need.

Area	sq m	x	Heat loss factor	=	Watts
Ceiling (to insulated roof or unheated room above)		x	20	=	
Ceiling (to uninsulated roof)		x	40	=	
External walls (insulated)		x	10	=	
External walls (uninsulated)		x	26	=	
Internal walls to heated rooms (inc. neighbouring homes)		x	0	=	
Internal walls to unheated rooms (inc. neighbouring homes)		x	16	=	
Windows with double glazing or full-length curtains		x	40	=	
Other windows		x	80	=	
Floor (slab on ground)		x	10	=	
Floor (above open space or unheated room)		x	20	=	
			Total heat loss		
			Add 50%		

AIR CONDITIONER CAPACITY RESULTS

Air conditioner Divide the final figure you arrived at in the Heat Loss Calculator by 1000 to get kW
= ____ kW*

* This is the capacity needed to maintain a temperature difference of up to 12°C between indoors and outdoors. In extreme climates this may not be enough, and you may need a larger capacity.

CHOICE ONLINE
Go to www.choice.com.au/heating for more on heating and cooling options.

Adapted from CSIRO's publication *Room Heaters and Coolers – choosing the best size.* The calculator can only be used to estimate a room's heater capacity, not for ducted systems.

Shine on

Stay visible when cycling at night.

nutshell

- On test: 18 front bike lights, 12 rear lights and five combination sets.
- All the lights performed quite well, but we have identified the clear winners.

When riding a bicycle at night, you're required by law to have lights – a white light at front, a red light at rear and a rear red reflector. The same applies in low-visibility conditions such as fog or heavy rain. Bike lights can be steady or flashing, and must be visible for at least 200 metres. They should preferably also be visible 50m from the side. The primary role of bike lights isn't to help you see your way in the dark, although they do help but rather to make you visible to other road users. The more visible you are, the less chance of being hit by a careless car driver.

Ride On, the Bicycle Victoria magazine, recently tested 18 front lights, 12 rear lights and five combination sets. A panel of 10 judges from the cycling community – including police, government, retailers, community groups and CHOICE – assessed the lights at night at a distance of 200m and also at 50m with the lights angled at 45° to simulate the bike approaching an intersection. The flash rate, where applicable, was also assessed. This year, the lights were also assessed by a team of industrial designers from RMIT University in Melbourne, who looked at ease of use and documentation, materials and components, construction (including weather resistance) and appearance.

All these assessments were combined into an overall score for each light, with visibility given the most weighting. All the lights performed at least reasonably well, but there were some clear winners. ■

What to look for

BIKE LIGHT FEATURES

- Most bike lights use **LEDs** rather than globes. Lights with multiple LEDS are usually brightest, but a single LED can still be very bright if the light has a good reflector.
- Ask the bike shop if you can **test the lights** before buying. Try the different flash rates – if the flash is too slow or fast, a driver could have trouble judging your exact location.
- Check the light is clearly **visible** when side-on or at an angle.
- Ideally the light should use **easily obtainable batteries** such as AAs or AAAs.

Light **mounting brackets** will fit most bikes but it's worth checking before you buy.

STAY VISIBLE

Too many cyclists ride at night with weak bike lights or none at all. Check your lights periodically to make sure they are still putting out a good, bright light; if they're looking dim, put in new batteries.

If you're a regular night rider, it's worth investing a little more to ensure you stay visible to other road users. Bike lights can sometimes fail, especially in the rain, so it may be worth having an extra light or two on your bike or backpack. Wear light-coloured or reflective clothing, or a reflective strip or vest.

See the full report in the April/May issue of *Ride On*. Visit the Bicycle Victoria website www.bv.com.au or call 03 8636 8888 to get a copy.

What to buy $

FRONT LIGHTS

Basta Polaris 5 (BA3C)	$40
Sigma Kalmit	$99
Topeak Whitelight DX	$80

REAR LIGHTS

Cateye TL-LD610-R	$60
Cateye TL-LD150-R	$25
S-Sun SS-L-121R	$55

Combination sets include a front and rear light. The lights from the combination sets were assessed individually, and their scores added together to see which sets were best.

COMBINATION SETS

Cateye (EL135 / LD130R)	$75
Basta (Polaris 0.5W / Superflash 0.5W)	$80
Planetbike (Blaze 0.5W / Superflash Blaze 0.5W)	$90

Overall, the combination sets performed well and generally offer good value compared with buying front and rear lights separately. However, except for the Cateye, the front lights in these sets tended to perform better than the rear lights.

CHOICE Books

Buy 3 or more books and postage is FREE!

The CHOICE Guide to Baby Products

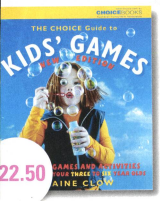
ALL you need to know about buying for your baby – from cots and high chairs to car seats, strollers and even nappies.

GET safety advice on toys, playpens and walkers before your baby arrives.

OUR expert testers guide you through what to look for when shopping for baby products.

PLUS, how to make your home safe and advice on childcare, immunisation, SIDS and postnatal depression.

$22.50



$22.50

The CHOICE Guide to Kids' Games
Fun-filled activities 3-6 year olds will love.

$19.80

Our Baby
Keep a record of all your baby's precious moments in this lovely book.

$22.50

The A-Z of Baby Hints
Invaluable advice for all the adults in a child's life.

$19.80

Practical Cooking for Babies and Toddlers
Recipes to tempt any toddler!

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Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au. If you don't have web access, call the Product Safety Policy section of the ACCC on 02 6243 1262.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

FOOD ■ Ocean Spray has recalled **Ocean Spray Fruit & Nut Trail Mix**, 170g, with a best-before date of 14/11/09. It has been sold in Coles nationally, BI-LO and Pick n Pay in Queensland, and BI-LO in NSW and Victoria, since 12 January 2009.
The problem While tests haven't detected salmonella in this product, it contains nuts sourced from a factory in the US where peanuts have been recalled due to an outbreak of salmonella.
What to do Don't eat it. Return it to the place of purchase for a refund, or destroy it and call 1800 626 338 to arrange a refund.

FOOD ■ Naturally Good Products has recalled **Naturally Good Deliciously Free Moist Chocolate Mudcake mix**, 450g cardboard box, with best-before dates of April 2010 and July 2010.
The problem It may contain traces of peanuts, which isn't indicated on the labelling.
What to do Don't eat it if you have an allergy or intolerance to peanuts. Return it to the place of purchase for a refund.

FOOD ■ A. Clouet has recalled **Ayam Thai Massaman Curry Cooking Sauce**, 400ml can, with a use-by date of 26/12/2010 and sold in Coles.
The problem It contains shrimp paste, a possible allergen which isn't indicated on the labelling.
What to do Don't eat it if you have a shellfish allergy or intolerance. Return it to the place of purchase for a refund.

FOOD ■ McCain Food has recalled **McCain Healthy Choice Apricot Chicken**, a 350g cardboard box outer with plastic inner tray, best before 24/08/10 and sold in ACT, NSW and Victoria.
The problem It may contain microbial contamination, namely *Bacillus cereus*.
What to do Don't eat it. Return it to the place of purchase for a refund.

CHILD RESTRAINT ANCHOR POINT ■ Honda has recalled **Honda CR-V**, 2008 models, with a VIN number in the range MRHRE48708P042131 to MRHRE48708P042159, and identification plate number 36946.
The problem The centre position child restraint anchor may not have been fitted.
What to do Contact your local Honda dealer to arrange to have an anchor point fitted.

TOY ■ Animaland has recalled **Easy PC, Toddlers PC Learning System**, ages 1-5, serial number 425330160, which is a keyboard for toddlers that connects to the home computer.
The problem Small parts may break off if dropped.
What to do Remove it from the reach of young children. Return it to the place of purchase for a replacement product, email ben@animaland.com.au or write to Comfyland, PO Box 6084, Caulfield South, Vic 3162.

TOY ■ Riot Art & Craft has recalled **Teachers Choice Painting Pegs**, sold in Riot Art & Craft stores between 25 August 2008 and 22 January 2009.
The problem It's incorrectly labelled for children ages 2+, and small parts may pose a choking hazard for young children.
What to do Remove it from the reach of young children. Return it to your nearest Riot Art & Craft store for a refund.

TOY ■ SoldSmart International has recalled **Tractor Ride On Toy** and **New Ride On Electric Hot Rod Race Car with Remote**, available on the SoldSmart website www.soldsmart.com.au.
The problem They fail the small parts test of the Australian standard for toys for children up to and including 36 months.
What to do All customers should have been contacted by email.

STROLLER ■ Benlex Global Nursery Products has recalled **Baby Solutions Sonic 2 Stroller**, sold at Kmart since December 2008. It can be identified by item number BD-A08, and date of manufacture (D.O.M.) SEP 2008 on a label underneath the stroller.
The problem A rivet on the front leg of the stroller may fail under certain circumstances.
What to do Stop using it. Return it to any Kmart store for a repair or refund, or for more information call 1800 099 178.

BICYCLE Cell Bikes Australia has recalled **Cell Bikes – Zoom Handlebar**, models S2200 (serial numbers QL8C0201 to QL8C0400), Blade/Swift (serial numbers QI8C0051 to QI8C0300), Swift 2009 (QI8J0001 to QI8J0150), Team 2008 (JR8C0411 to JR8C0560) and Team 2009 (IR810001 to IR810200). The serial numbers can be found under the bottom bracket. The bikes were sold between mid-September 2008 and 27 February 2009.
The problem The cable groove in the top of the handlebar is too deep, possibly weakening the handlebar.
What to do Stop using it. Call Cell Bikes to arrange a replacement handlebar on 02 9565 1899 or email zoomrecall@cellbikes.com.au and provide your serial number, bike size, purchase date or order number.

BICYCLE ACCESSORY ■ Dirt Works Australia has recalled **Salsa Cycles CroMoto S.U.L. Quill Stems** and **CroMoto S.U.L. Threadless Stems**, painted to match and included as original equipment on these Salsa bikes: La Cruz, Casseroll Singlespeed, Casseroll Triple, El Mariachi and Ala Carte. They were sold between 5 November 2007 and 31 December 2008.
The problem A manufacturing defect may cause the stems to crack or break, possibly causing the rider to fall.
What to do Stop using the stem. Contact your local Salsa dealer for further information, or go to www.salsacromotostem.com.

CHRISTMAS DECORATION ■ oo.com.au Online Bargain Megastore has recalled **Christmas Rope Lights with Connector and Power Plug, 10m Outdoor/Indoor Clear Lights**. They have been sold online by oo.com.au since 7 October 2008.
The problem When unscrewing the lights section from the back plug section, there's a risk the pin will remain in the back plug section. Because this section plugs into the power socket, there is a high risk of an electric shock.
What to do oo.com.au has written to customers but for more information email recalls@oo.com.au.

GLOVES ■ Ansell has recalled **Ansell PowerFlex Gloves**, code 80-600, available since November 2006 and labelled as "3544".
The problem They don't meet the highest level of blade cut protection as required by the European standard.
What to do Distributors will contact customers, and a refund will be offered.

CAR CHARGER ■ Hart International has recalled the **Car Charger** included with the **Adventuridge Rechargeable Camping Lantern**, item 8716, sold in ALDI stores since 18 September 2008.
The problem The camping lantern can be overcharged when using the car charger, due to a fault in the electronic charging circuit, resulting in hydrogen gas being produced which can build up and pose an explosion risk.
What to do Don't use the car charger. Return it to any ALDI store for a refund, or call Hart International Agencies on 1300 857 971 between 9am and 5pm, or email laura@hartintl.com.au.

KAYAK ■ Anaconda has recalled **Comocean Spitfire Kayak**, sold in Anaconda stores between 6 January 2009 and 19 January 2009.
The problem It may contain a hole in the scupper drain or leak through the rivets near the bung, possibly causing it to sink.
What to do Don't use it. Return it to your nearest Anaconda store for a refund or replacement.

ELECTRIC BICYCLE ■ Electric Vehicles has recalled **PowerPed Mantis Li Electric Bicycle**, with serial numbers starting with either RP08036 or RPF8. The serial numbers can be found on the head-stem of the frame above the front forks, or on the left-hand side of the bottom bracket next to the pedal crank. They were distributed by Electric Vehicles between 1 June 2008 and 15 February 2009.
The problem There may be a potential fracture point in the frame.
What to do Don't use it until it's been inspected and repaired. Contact the place of purchase to arrange for a repair, or go to www.evehicle.com.au or call 03 9763 6271.

EXTERNAL DISPUTE RESOLUTION

An indisputable scheme

Consumers deserve a simpler and fairer process for complaints against financial services providers.

External dispute resolution schemes provide a low-cost avenue for consumers to pursue a complaint against a financial services provider. But with multiple schemes servicing the industry, getting a good outcome from dispute resolution has become somewhat hit-and-miss.

The recently formed Financial Ombudsman Service (FOS) is seeking to improve the environment for resolving disputes with a new set of rules, procedures and definitions for financial services complaints brought by consumers. The revamped terms of reference should improve the consistency and accessibility of complaint resolution in financial services.

Consumers should receive the same service regardless of the nature of their complaint.

FOS has already delivered benefits to consumers by providing a single access point for all financial service dispute resolution schemes. All schemes can be accessed by telephone on 1300 780 808.

CHOICE has been working with a range of community organisations to push for improvements to complaints handling at FOS. Of the changes currently being considered, we believe four are of critical importance.

1. **$300,000 compensation cap** So long as a customer is willing to limit the claim to $300,000 the FOS should hear the complaint. This will put an end to protracted debates about which claims can be considered.
2. **Hardship reviews** The FOS should be able to review the substantive issues involved when a lender is asked to vary a contract on the grounds of the consumer's financial hardship.
3. **A true "one-stop-shop"** If a complaint needs to go back to the financial institution, the scheme should manage the referral, saving consumers time and unnecessary stress.
4. **Consistency** Consumers should receive the same service, whether it's a complaint about insurance, financial advice or a banking product, irrespective of which division is hearing the dispute.

CHOICE believes these changes will make complaints resolution simpler and fairer for all consumers. ■

MOBILE PREMIUM SERVICES

Industry MPS code fails consumers

Mobile premium services (MPS) are still causing consumer headaches, but unfortunately a proposed code to deal with them falls well short of what is needed to provide adequate consumer protection.

MPS offer a wide range of content, from ringtones and wallpaper to video and music clips, news, sports and weather information, horoscopes and R-rated content. Many operators persuade or trick consumers into signing up for expensive subscription services at $30-$50 per month, while other consumers report being signed up to MPS subscriptions without their consent, and later say they have had trouble stopping the services once they've started. MPS are of such concern that complaints to the Telecommunications Industry Ombudsman (TIO) have increased rapidly, hitting almost 14,000 in the 2007/08 financial year.

Following pressure from consumer organisations such as CHOICE (see Premium Rip-Off, March 2009) and the minister for communications, the industry body, Communications Alliance, agreed to prepare a code of practice. In order for the code to provide adequate protection for consumers, we believe it should:

- require that the consumer confirms they understand the subscription nature of the product through a "double opt-in" before any charging begins
- entitle consumers to bar access to MPS on their phone account
- provide adequate monitoring of compliance of the code
- provide enforcement of meaningful sanctions against offenders (including withdrawal of access to "19" numbers)

In March, the Communications Alliance abandoned any further dialogue with consumers and submitted its code to the Australian Communications and Media Authority (ACMA), the industry regulator that must consider whether or not to approve it.

Consumer groups do not support registration of the code in its current form as it fails to provide the key consumer protections that CHOICE and other consumer groups have called for in submissions. Therefore, we are urging ACMA to reject the code as it stands. ■

CHOICE ONLINE
Go to www.choice.com.au/scamtones for more on shonky mobile premium services.

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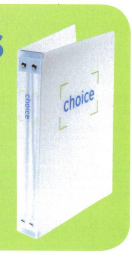

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* Indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls.

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This month's best entry comes from P. Heath, whose razor-sharp eyes should be kept out of reach of children. Thanks also to J. Maratos, M. Royston, J. Rogers, M. Baldwin, E. Raphael and S. Denigan for their contributions to this month's Hard Word.

If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries – we need the originals.

Not exactly "nano"

Calling something that's visible to the naked eye "nano" was always a bit of a stretch, but with a two-foot screen, this iPod nano definitely belies its name.

colourblind
For those colourful characters who wish to show their flair, the iPod nano is an ideal vibrant accessory.
APPLE iPod nano 8GB. Store up to 2 videos. 2" (diagonal) LCD screen.

After … a few chocolate cakes?

The marketing geniuses who put these ads together will probably be summoned by their clients very soon for a stern chat.

MAGIC PRESS CUTTER
Cores, slices, dices and juliennes in one motion!
Prepare apples for the pie in no time! Julienne vegies for the party in seconds. Slice hard boiled eggs in an instant for that professional look.
a knife... and does so with amazing speed and ease. The strong rubber coated grips and razor sharp blades make each cutting action child's play. Comes with 5 interchangeable blades to do most of your cutting
CHOP2 Magic Press Cutter $15.90

"Can we play emergency department?"

It's not often you see "razor sharp blades" enthusiastically associated with "child's play".

Would you be surprised to find these 'Australian briefs' are made in China?

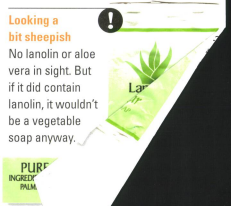
Thought not.

Jambon avec l'eau

"Moisture infused" sounds so much posher than "water added".

Et tu, Brutus?

Increasing the "original" price of items to make their sale price look better isn't unheard of in the world of retail hoodwinks – the former owners of Zamels Jewellers were fined $380,000 earlier this year for doing just that. So leaving the *real* original price for ready comparison probably isn't a wise move.

Looking a bit sheepish

No lanolin or aloe vera in sight. But if it did contain lanolin, it wouldn't be a vegetable soap anyway.